1979

Sixth

Annual Report

Department of Banking
State of Tennessee

Thomas C. Mottern
Commissioner

DEPARTMENT OF BANKING
SUITE 460
CAPITOL HILL BUILDING
311—7TH AVENUE NORTH
NASHVILLE, TENNESSEE 37219
615/741-2236

March 14, 1980

The Honorable Lamar Alexander
Governor, State of Tennessee
Tennessee Executive Chamber
Nashville, Tennessee 37219

Dear Governor Alexander:

As Commissioner of Banking, it is my privilege to present the Sixth Annual Report of the Department of Banking.

The year-end call reports reveal a decline in the percentage of growth over 1978; however, total assets for the 643 state chartered banks and credit unions amounted to $11,819,722,953, reflecting an increase of $976,113,065 or about 8.3% increase in 1979 versus a 12.5% increase in 1978.

State chartered banks continued to expand through new banks, branches and conversions of national to state banks during the year, bringing the total to 282 banks and 552 branches. Although the absolute number of credit unions decreased to 361, through several mergers, their total assets grew 5.3%.

I believe the information contained in this Sixth Annual Report will be most interesting and informative to you and the financial community.

Sincerely,

Thomas C. Mottern
Commissioner of Banking

TENNESSEE BANKING BOARD

The Honorable Lamar Alexander Governor of Tennessee State Capitol Nashville, TN 37219	Chairman
The Honorable Harlan Mathews State Treasurer Capitol Building Nashville, TN 37219	
Mr. L. A. Roseberry President First National Bank & Trust Company Post Office Box 100 Athens, TN 37303	Representing National Banks
Mr. A. Randolph Sykes Tunis Road, Pittman Center Route #3 Gatlinburg, TN 37738	Representing the Public at Large
Mr. Edward G. Nelson President Commerce Union Bank 400 Union Street Nashville, TN 37219	Representing the State Banks
Mr. Coleman Smith President Farmers & Merchants Bank Post Office Box 326 Adamsville, TN 38310	Representing State Banks
Ms. Betty Hobbs Manager Nashville Teachers Credit Union Post Office Box 22881 Nashville, TN 37203	Representing State Credit Unions
Mr. George A. Morgan Chairman of the Board Valley Fidelity Bank & Trust Co. Post Office Box 1991 Knoxville, TN 37901	Representing State Banks
Mr. Joe Hundley, CPA Suite 307 816 South Garden Street Columbia, TN 38401	Representing the Public at Large

STAFF OF THE DEPARTMENT OF BANKING

EXECUTIVE AND ADMINISTRATIVE SUPPORT SERVICES

Thomas C. Mottern, Commissioner
Talmadge B. Gilley, Deputy Commissioner
Oliver G. Barnett, Assistant Commissioner for Credit Unions
Harry P. Linn, Assistant Commissioner for Administration
Joseph S. Reeves, Staff Attorney
Louise H. Johnson, Director Bank Examinations
Thomas N. Fisher, Director Credit Union Examinations
Helen B. Johnson, Personnel Officer
Marietta K. Carter, Budget Officer
Wanda E. Smith, Supervisor of Office Services
Tina Cavender, Executive Secretary
Cathy Thompson, Executive Aide
Barbara Jones, Data Terminal Operator
Kaye Greeson, Secretary
Sylvia Mitchell, Secretary
Pamela Parker, Secretary
Linda Vetitoe, Typist
Rhonda Roberts, Receptionist
Arthur Lee, Custodian

Bank Examination Division

Division Supervising Examiners

R. Douglas Baker, West Section
Joe B. Hollis, Middle Section
George M. Little, Jr., East Section

Regional Supervising Examiners

James S. Douthit
Kenneth Kelley
William E. Newman
Bobby Y. Taylor
Jimmy G. Taylor
James R. Williams

Examiners

Jerry W. Adkins
Derek L. Carrier
Dennis R. Cheatham
Donald R. Crews
Shirley D. Elam
Curtis F. Faulkner
Vonzille W. Finch
Jackie W. Garland
James R. Halford
Kay Coley Hampton
Billy M. Houston
Claude N. Huff, Jr.
Mary W. Hunt
Nathan A. Hunter
Chester Justice, Jr.
Bailey E. Lewis
Herman T. Lewis
Harry D. Mansfield
Mark C. McDowell
Richard D. Parkinson

Bank Examination Division

Examiners

James E. Parnell
Michael G. Powell
Donald F. Richardson
Josephine C. Robinson
Vivian Y. Scruggs
Dennis H. Shipp
Sallie C. Smartt
Steven L. Smith
David T. Smith
Shelia C. Spiller
Harter H. Thomas
Sherrie F. Threet
Robert A. Verble
Stephen J. Warrilow
Jerry Lee Webb
Christopher D. Wilson
Roger Wilson

Credit Union Examination Division

Division Supervising Examiners

William P. Bryan, East Tennessee
Reece B. Martin, West and Middle Tennessee

Regional Supervising Examiners

Frank G. Bale
George D. Cowan
William T. Lisle
John R. Shires

Examiners

Paul L. Foster
James P. Goldman
Pamela G. Lewis
Bill K. Reed
Norman D. Stewart
Carlos S. Webb
Jon E. Whitehead

TENNESSEE BANKERS ASSOCIATION

Position	Name	Bank Name and Location
Chairman	Andrew Benedict	First American National Bank, Nashville
President	G. R. Taylor	Merchants Bank, Cleveland
President Elect	J. R. Fitzhugh	Bank of Ripley
1st Vice President	Dan Andrews	First National, Dickson
2nd Vice President	W. H. Swain	1st National, Oneida
Executive Vice President	Bob Gilliam	Tennessee Bankers Association

TENNESSEE CREDIT UNION LEAGUE

Position	Name	Credit Union and Location
Chairman	E. Odell Smith	Old Hickory CU, Old Hickory
1st Vice Chairman	Austin R. Melson	Jackson-Madison Co. Teachers CU, Jackson
Vice Chairman	Bob A. Candler	ORNL Empls. FCU, Oak Ridge
Vice Chairman	C. C. Denney	Mead Kingsport CU, Kingsport
Vice Chairman	John D. Duren	Blazer Credit Union, Cleveland
Vice Chairman	Richard Elliott	Memphis Area Teachers' CU, Memphis
Vice Chairman	Donald C. Grob	E. P. B. Employees' CU, Chattanooga
Vice Chairman	Jane H. Metcalf	Diamond G. Savings CU, Greeneville
Vice Chairman	Bluford H. Partlow	Lux FCU, Lebanon
Vice Chairman	Dorris M. Phelps	Holley Ind. CU, Paris
President	Alvin J. Girdner	Tennessee Credit Union League
1st Vice President	Donald P. Couch	Tennessee Credit Union League
Vice President	H. Eugene Greer	Tennessee Credit Union League
Vice President	David G. Wilson	Tennessee Credit Union League
Secretary	Marvin D. Hall	Columbia Sponge CU, Columbia
Treasurer	Lawrence W. Hurst	Knoxville Post Office CU, Knoxville
Ex Officio	Ted R. Baker	Chattanooga TVA Empl. FCU, Chattanooga

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APPLICATIONS APPROVED DURING 1979

New Branches

Date Approved	Name of Bank	Branch
1-4	Commerce Union Bank Chattanooga	Highway 58
1-4	Nashville City Bank and Trust Co. Nashville	West End
1-4	Commerce Union Bank Chattanooga	Rossville
1-17	First Tennessee Bank Mosheim	East Greeneville
1-17	The Union Bank Pulaski	Brooklyn
3-26	Valley Fidelity Bank and Trust Co. Knoxville	Clinton Highway
3-26	Bank of Mt. Juliet Mt. Juliet	Lebanon
3-26	Home Banking Company Finger	Selmer
3-26	Citizens Bank Carthage	South Carthage
4-4	Bank of Madisonville Madisonville	North Motor
4-11	Bedford County Bank Shelbyville	Madison Street
4-16	Bank of Loretto Loretto	Lawrenceburg
4-24	Farmers Bank and Trust Company Indian Mound	North Stewart Bank
4-26	Bank of Germantown Germantown	ATM - Apple Tree
5-7	Bank of Portland Portland	Volunteer State Bank, Branch of Bank of Portland
5-14	Bank of Maryville Maryville	East Broadway - ATM
5-16	Bank of Germantown Germantown	Farmington
5-17	Meigs County Bank Decatur	Georgetown
6-8	Citizens Bank of Hendersonville Hendersonville	North By-Pass
6-8	Citizens Bank Gainesboro	Doe Creek
7-9	Hamilton Bank of Morristown Morristown	Alpha
7-18	First Trust and Savings Bank Clarksville	Ft. Campbell Blvd. ATM
8-7	Hardeman County Savings Bank Bolivar	Crossroads

APPLICATIONS APPROVED DURING 1979

New Branches

Date Approved	Name of Bank	Branch
9-12	Chester County Bank Henderson	Enville
9-18	American Bank & Trust Cookeville	Northside
9-28	First Bank of Marion County South Pittsburg	Whitwell
10-24	Greene County Bank Greeneville	Mosheim
10-24	Nashville City Bank and Trust Company Nashville	Madison
10-25	Hamilton Bank of Johnson City Johnson City	South Johnson City
10-26	Bank of Maryville Maryville	Montvale Road - ATM
11-5	Citizens Savings Bank & Trust Company Nashville	North Nashville
12-5	Valley Fidelity Bank & Trust Knoxville	Halls

New Banks

Date Approved	Name of Bank	Location
4-12	Bank of Bartlett	Bartlett

NEW STATE BANKS FORMALLY OPENED IN 1979

Date Effective	Name of Bank	Location
3-5	Citizens Fidelity Bank	Bristol
4-4	The Lauderdale County Bank	Halls
4-9	Peoples Bank of Crossville	Crossville

NEW STATE BRANCHES FORMALLY OPENED IN 1979

Date Opened	Name of Bank	New Branch
1-11	Commercial Bank of Claiborne Co., Harrogate	Speedwell
1-29	Bank of Obion County, Elbridge	Union City
2-22	American Bank & Trust, Cookeville	Willow Tree
3-30	Bank of Halls, Halls	Church Street
4-2	Citizens State Bank, Parsons	Scotts Hill
4-9	Farmers State Bank, Mountain City	Butler
4-13	Claiborne County Bank, Tazewell	Highway 25E Mini
4-16	Nashville City Bank & Trust, Nashville	Fesslers Lane
4-23	Commerce Union Bank, Chattanooga	Highway 58
5-1	Bank of Middleton, Middleton	Cross-Roads
5-10	Bank of Loudon County, Lenoir City	Dixie-Lee
5-17	Bank of Germantown, Germantown	ATM - Apple Tree
6-15	Bank of Maryville, Maryville	East Broadway - ATM
7-2	City Bank, East Ridge	Lee Highway
7-2	Commerce Union Bank, Nashville	Hillsboro Village
7-7	The Bank of Ripley, Ripley	Washington Street
7-11	Bank of Oak Ridge, Oak Ridge	East End Motor
7-13	Memphis Bank & Trust Co., Memphis	Germantown
8-6	Farmers Bank, Parsons	Decaturville
8-16	The Bank of Alamo, Alamo	Maury City
9-11	First Trust & Savings Bank, Clarksville	Ft. Campbell Blvd. ATM
10-1	Hamilton Bank of Morristown, Morristown	Alpha
10-4	Bank of Madisonville, Madisonville	North Motor
10-8	Citizens Union Bank, Rogersville	Church Hill - ATM
10-8	Citizens Union Bank, Rogersville	Highway 66 - ATM
10-15	Decatur County Bank, Decaturville	Parsons
10-15	Bank of Knoxville, Knoxville	Walker Springs
10-29	First Citizens Bank, Hohenwald	West Main Street
11-1	Farmers Bank & Trust Co., Indian Mound	North Stewart
11-1	Union Peoples Bank, Clinton	South Illinois
11-15	First Peoples Bank of Jefferson Co., Jefferson City	Talbott
11-19	Bedford County Bank, Shelbyville	Madison Street
11-19	Chester County Bank, Henderson	Enville
12-3	Nashville City Bank & Trust Co., Nashville	West End
12-17	Citizens Savings Bank & Trust Co., Nashville	North Nashville
12-27	Bank of Germantown, Germantown	Farmington
12-28	Bank of Maryville, Maryville	Montvale Road - ATM

STATE BANK CAPITAL STOCK CHANGES IN 1979

Date Effective	Name of Bank and Location	Increase in Common Stock	Outstanding Capital After Change
1-10	Farmers and Merchants Bank, Dyer	$ 60,000	$ 180,000
1-12	Commercial Bank & Trust Co., Paris	500,000	1,000,000
1-12	Northern Bank of Clarksville, Clarksville	500,000	2,500,000
1-24	Merchants & Planters Bank, Toone	50,000	100,000
1-24	Wayne County Bank, Waynesboro	100,000	200,000
1-26	First State Bank, Henderson	150,000	450,000
1-30	Sevier County Bank, Sevierville	600,000	1,200,000
2-21	Ashland City Bank & Trust Co., Ashland City	150,000	750,000
2-27	Bank of Huntingdon, Huntingdon	200,000	1,200,000
3-6	Carroll County Bank, Huntingdon	50,000	250,000
3-7	Farmers Bank, Lynchburg	100,000	500,000
3-7	Bank of Germantown, Germantown	66,000	726,000
3-15	Bank of Ardmore, Ardmore	200,000	400,000
3-21	Citizens Bank, Cookeville	1,012,500	2,025,000
3-23	Murfreesboro Bank & Trust Co., Murfreesboro	1,200,000	2,400,000
3-29	Meigs County Bank, Decatur	150,000	250,000
4-12	Sunbright Bank & Trust Co., Sunbright	100,000	500,000
4-23	City & County Bank of Knox County, Knoxville	500,000	2,500,000
5-29	Bank of Gallatin, Gallatin	450,000	1,000,000
7-20	Ducktown Banking Co., Ducktown	160,000	420,000
7-20	Bank of Alamo, Alamo	35,000	135,000
7-27	Bank of Celina, Celina	80,000	430,000
8-1	The Farmers Bank, Parsons	150,000	250,000
8-13	Bank of Waynesboro, Waynesboro	250,000	300,000
8-16	Citizens Bank of Waverly, Waverly	40,000	240,000
8-16	First American Bank, Knoxville	280,000	1,000,000
8-20	Ducktown Banking Company, Ducktown	125,000	545,000
8-28	Lebanon Bank, Lebanon	250,000	1,000,000
9-20	Farmers Bank, Trimble	200,000	300,000
10-24	Citizens Savings Bank & Trust Co., Nashville	100,000	300,000

NAMES CHANGES IN 1979

4-2 Cottage Grove Bank and Trust Company, Cottage Grove, changed its name to Security Bank and Trust Company.

CONVERSION FROM A NATIONAL TO A STATE CHARTER

2-1 First National Bank, Hohenwald, converted to a State Bank under the name of First Citizens Bank.

2-22 Farmers National Bank, Winchester, converted to a State Bank under the name of Farmers Bank and Trust Company.

9-17 First National Bank, Mt. Pleasant, converted to a State Bank under the name of the First Bank of Maury County, Columbia.

NEW CREDIT UNIONS

Date Approved	Name
1-22-79	North Side Hospital Employees' Credit Union, Johnson City
1-23-79	Holston Valley Community Hospital Credit Union, Kingsport
3-9-79	Amana Employees' Credit Union, Fayetteville
4-2-79	GAPCO Employees' Credit Union, Gallatin
7-25-79	Lanier Clothes Employees' Credit Association Credit Union, Decherd
9-25-79	Indian Path Hospital Employees Credit Union, Kingsport
12-5-79	Schlegel Tenn. Employees' Credit Union, Maryville

STATE CREDIT UNIONS MERGED IN 1979

Date Effective	Merger
2-5-79	Forest Products Savings Association Credit Union, Morristown, into League Central Credit Union, Chattanooga
2-9-79	Lorain Employees Savings Association Credit Union, Chattanooga, into Tennessee Central Credit Union, Chattanooga
5-17-79	Celotex-Paris Employees Credit Union, Paris, into M-R Industrial Credit Union, Paris
6-27-79	Johnson County Educators Credit Union, Mountain City, into East Tennessee Educators Credit Union, Johnson City
6-27-79	Sewanee Credit Union, Sewanee, into Tennessee Central Credit Union, Chattanooga
8-21-79	Volunteer State Employees Credit Union, Nashville, into Health Workers Credit Union, Nashville
9-21-79	Watauga Industrial Park Credit Union, Johnson City, into Happy Valley Credit Union, Elizabethton
9-25-79	Roane County and Municipal Employees Credit Union, Harriman, into League Central Credit Union, Chattanooga
10-29-79	Interstate Employees Credit Union, Chattanooga, into League Central Credit Union, Chattanooga

STATE CREDIT UNION NAME CHANGES IN 1979

Date Effective	Name Change
5-24-79	M & J Employees Credit Union to Pruett's and M & J Employees Credit Union, Chattanooga
5-29-79	Monsanto Credit Union to Monsanto Employees Credit Union, Columbia
5-29-79	Department of Insurance Employees' Credit Union to Volunteer State Employees Credit Union, Nashville
5-29-79	Engineering Products Employees Savings Association Credit Union to Engineered Products Employees' Savings Association Credit Union, Dandridge

STATE CREDIT UNIONS CHARTERED IN 1979

Date Effective	Name
1-30-79	North Side Hospital Employees' Credit Union, Johnson City
1-30-79	Holston Valley Community Hospital Credit Union, Kingsport
3-16-79	Amana Employees' Credit Union, Fayetteville
4-20-79	GAPCO Employees' Credit Union, Gallatin
8-21-79	Lanier Clothes Employees' Credit Association Credit Union, Decherd
10-16-79	Indian Path Hospital Employees Credit Union, Kingsport
12-20-79	Schlegel Tenn. Employees Credit Union, Maryville

PROFILE

OF THE

STATE BANKING SYSTEM

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CONDITION OF INDIVIDUAL STATE

County and Banks	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Anderson				
Bank of Oak Ridge	78,962	4,595	5,924	46,283
Union Peoples Bank	82,618	5,438	3,991	46,715
Bedford				
Bedford County Bank	21,490	1,242	1,600	8,223
Benton				
Bank of Camden	36,792	2,764	6,914	21,586
Bledsoe				
Bledsoe County Bank	5,048	388		3,100
Blount				
Alcoa Banking Company	13,008	847	400	9,852
Bank of Maryville	162,560	10,703	7,450	101,998
Citizens Bank	31,814	2,237	4,300	15,944
Bradley				
Cleveland Bank & Trust Co.	66,236	3,889	2,500	36,157
First Citizens Bank	30,226	1,528	3,196	18,853
Merchants Bank	69,480	5,946	3,351	40,788
Campbell				
City & County Bank	39,409	2,445	500	26,953
First State Bank	18,285	2,393	1,200	8,431
Union Bank	12,751	1,101	1,292	5,235
Cannon				
Bank of Cannon County	7,822	342	300	4,970
Bank of Commerce	44,916	2,955	1,338	30,083
Meltons Bank	371	184	150	37
Carroll				
Bank of Huntingdon	57,803	3,680	4,654	35,950
Bank of McLemoresville	26,691	1,274	2,799	16,946
Carroll County Bank	7,773	719		5,030
Citizens Bank & Trust	3,919	192	999	1,818
Farmers & Merchants Bank	6,834	1,278	1,151	3,413

CHARTERED BANKS ON DECEMBER 31, 1979

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
284	71,214	22,977	48,237	437	5,204
611	74,745	18,747	55,998	1,200	5,321
83	18,895	5,205	13,690		2,278
66	33,147	7,577	25,570		2,941
31	4,371	906	3,465		489
31	11,054	2,204	8,850		1,793
784	144,947	31,797	113,150		12,596
113	28,270	6,937	21,333		3,128
404	58,804	16,970	41,834		6,324
134	26,260	7,962	18,298		2,656
426	60,963	21,693	39,270		7,232
174	35,637	8,811	26,826	800	2,399
99	16,823	4,809	12,014	150	1,271
	11,668	3,972	7,696		1,055
35	7,023	1,235	5,788		682
218	40,231	8,905	31,326		4,096
	286	276	10		85
180	52,098	13,096	39,002		4,743
80	24,249	5,525	18,724	400	1,529
23	7,372	1,361	6,011		401
31	3,606	1,341	2,265		313
39	6,308	2,335	3,973		526

CONDITION OF INDIVIDUAL STATE

County and Banks	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Carroll (Continued)				
McKenzie Banking Co.	28,553	2,645	4,105	13,728
Carter				
Carter County Bank	51,332	4,358	599	33,716
Citizens Bank	47,033	2,229		28,137
Watauga Valley Bank	11,198	1,237	398	5,368
Cheatham				
Ashland City Bank & Trust	30,113	1,595	1,174	18,941
Cheatham State Bank	9,959	1,636	100	7,477
United Citizens Bank	8,524	1,429	570	5,211
Chester				
Chester County Bank	12,638	1,268	131	8,732
First State Bank	38,032	2,518	8,342	13,335
Claiborne				
Citizens Bank	41,283	1,739	3,129	15,892
Claiborne County Bank	30,954	3,404		18,221
Commercial Bank	9,728	857	100	6,137
Clay				
Bank of Celina	16,717	722	1,579	12,374
Clay County Bank	6,365	355	1,200	3,890
Cocke				
Merchants Planters Bank	42,986	8,048	3,200	17,270
Coffee				
American City Bank & Trust	16,865	2,369	1,813	10,434
Coffee County Bank	9,955	2,035		5,729
Peoples Bank & Trust Co.	22,570	2,193	1,401	14,852
Crockett				
Bank of Alamo	18,456	3,350	947	11,989
Bank of Crockett	20,295	2,589	2,000	14,141
Bank of Friendship	11,193	1,365	1,349	4,543

CHARTERED BANKS ON DECEMBER 31, 1979

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
28	25,535	6,239	19,296		2,547
248	47,005	14,354	32,651		3,538
281	41,667	11,846	29,821		4,429
35	9,801	2,227	7,574		1,291
182	27,260	7,175	20,085		2,615
26	9,383	2,173	7,210		573
52	7,745	2,247	5,498		648
104	11,268	2,997	8,271		1,118
	33,898	10,118	23,780		3,313
197	36,161	9,554	26,607		4,573
34	27,411	9,724	17,687		3,299
4	8,212	2,195	6,017		1,419
83	15,688	3,653	12,035		1,029
14	5,408	945	4,463		819
256	39,170	11,623	27,547		5,354
98	15,328	3,532	11,796		1,218
66	8,434	2,246	6,188		1,282
206	20,429	7,074	13,355		1,873
123	17,116	6,301	10,815		1,340
111	19,152	5,307	13,845		1,143
16	10,099	3,071	7,028	100	806

County and Banks	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Crockett (Continued)				
Bells Banking Company	12,378	2,039	653	7,227
Planters Bank	5,670	961	545	2,690
Cumberland				
Cumberland County Bank	24,216	1,549	1,444	15,677
Peoples Bank of Crossville	7,381	608	751	2,783
Davidson				
Bank of Goodlettsville	64,512	2,041	1,255	47,444
Citizens Savings Bank	18,759	1,295	2,699	10,054
Commerce Union Bank	1,264,720	104,794	89,816	724,306
Nashville City Bank	190,850	12,992	6,419	109,038
United American Bank	177,265	16,752	2,002	102,524
Decatur				
Citizens State Bank	14,855	1,059	2,050	8,932
Decatur County Bank	15,252	1,055	2,100	8,940
Farmers Bank	23,821	1,260	6,012	11,884
Dekalb				
Citizens Bank	19,965	1,740	1,097	10,735
Dekalb County Bank	21,596	1,382	2,646	13,309
First Central Bank	18,418	1,387	1,990	12,110
Liberty State Bank	11,436	450	100	6,769
Dickson				
Bank of Dickson	25,465	1,953	2,299	12,877
Farmers & Merchants Bank	6,945	678	276	5,153
Peoples Bank	14,164	1,822	2,402	5,684
United American Bank	8,276	1,521	600	5,244
Dyer				
Farmers Bank	10,601	1,006	1,603	6,826
First Tennessee Bank	45,526	2,635	5,076	26,494
Security State Bank	23,655	1,594	3,596	12,801
Fayette				
First State Bank	13,952	1,032	2,308	7,502
Moscow Savings Bank	7,852	459	685	4,540
Oakland Deposit Bank	7,209	609	601	4,039

CHARTERED BANKS ON DECEMBER 31, 1979

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
29	11,590	4,192	7,398		788
	5,116	2,566	2,550		546
173	22,196	5,095	17,101		1,961
6	5,968	1,201	4,767		1,275
387	58,014	10,334	47,680	200	4,700
144	16,975	4,958	12,017		1,480
7,842	949,102	309,209	639,893	15,000	74,867
1,844	165,269	61,056	104,213	2,000	11,438
1,562	146,628	60,285	86,343		9,560
49	13,568	3,518	10,050	200	1,009
86	13,912	4,220	9,692		1,314
	21,690	4,640	17,050	505	1,484
30	18,051	4,579	13,472		1,567
117	19,659	5,470	14,189		1,733
105	16,539	3,959	12,580		1,572
68	10,560	1,497	9,063		697
149	23,136	6,748	16,388		2,284
42	6,190	1,751	4,439		555
139	13,002	3,942	9,060		1,084
44	7,424	2,172	5,252		688
84	9,352	2,404	6,948		1,249
297	40,701	10,733	29,968		3,680
121	21,262	4,294	16,968	150	1,778
112	12,706	3,288	9,418		1,050
17	7,174	1,768	5,406		628
28	6,666	2,088	4,578		537

CONDITION OF INDIVIDUAL STATE

County and Banks	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Fayette (Continued)				
Somerville Bank & Trust	37,445	2,438	1,007	20,202
Fentress				
Fentress County Bank	17,004	2,461	600	11,964
Union Bank	22,259	1,828	1,036	5,756
Franklin				
Farmers Bank & Trust Co.	39,818	3,472	2,450	21,780
Franklin County Bank	22,483	1,715	2,344	11,729
Gibson				
Bank of Bradford	13,623	655	4,667	4,953
Bank of Commerce	16,664	914	2,099	7,734
Bank of Dyer	9,576	539	2,437	5,580
Bank of Trenton & Trust	25,381	2,074	806	15,367
Bank of Yorkville	5,475	304	424	3,985
Citizens State Bank	13,994	886	2,683	7,604
Farmers and Merchants Bank	13,008	777	2,224	8,092
Farmers Peoples Bank	37,197	1,858	2.210	23,946
Medina Banking Company	10,131	562	2,456	4,734
Merchants State Bank	45,546	6,718	3,349	21,104
Milan Banking Company	32,309	1,578	4,749	11,077
Giles				
Bank of Ardmore	22,423	2,184	650	15,947
Bank of Frankewing	7,236	746	1,015	4,873
Union Bank	58,309	4,442	4,852	33,777
Grainger				
Citizens Bank & Trust	28,121	3,529	2,005	16,507
Greene				
City & County Bank	11,325	783		7,551
First Tennessee Bank	19,174	1,045	1,797	9,533
Greene County Bank	88,799	6,374	3,330	55,470
Grundy				
Coalmont Savings Bank	15,397	1,556		10,697
First Bank & Trust	12,080	1,606	1,300	7,310

CHARTERED BANKS ON DECEMBER 31, 1979

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
	33,406	8,028	25,378		3,399
133	15,605	5,044	10,561		1,173
132	19,258	5,561	13,697		3,001
427	35,300	9,971	25,329		3,423
12	20,522	5,623	14,899	200	1,594
58	12,523	2,939	9,584		1,100
25	13,960	4,043	9,917		1,154
24	8,840	2,151	6,689		701
84	22,742	7,260	15,482		2,112
26	5,078	1,081	3,997		386
92	13,020	3,838	9,182		933
23	11,824	2,758	9,066		1,151
309	33,335	8,583	24,752	475	2,763
40	9,338	2,293	7,045		793
166	41,075	10,450	30,625		3,220
97	28,372	7,518	20,854		2,814
212	20,799	5,692	15,107		1,624
22	6,531	1,249	5,282		577
355	52,372	13,893	38,479		4,601
148	25,779	8,218	17,561		2,003
12	9,920	1,914	8,006		1,198
131	17,430	5,118	12,312		1,422
369	79,476	24,669	54,807		8,207
152	13,801	3,757	10,044		1,501
35	11,066	3,203	7,863	125	880

CONDITION OF INDIVIDUAL STATE

County and Banks	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Hamblen				
Bank of Commerce	71,266	5,804	330	49,822
First Tennessee Bank	29,222	1,841	1,196	19,399
Hamilton Bank of Morristown	59,204	6,090	900	36,015
United Southern Bank	20,000	1,558	2,176	11,920
Hamilton				
City Bank	27,682	2,653	2,773	13,778
Commerce Union	57,139	6,951		34,611
Pioneer Bank	170,552	18,579	9,194	89,332
United Bank of Chattanooga	89,974	10,183	2,201	53,210
Hancock				
Citizens Bank	9,553	622		6,513
Hardeman				
Bank of Bolivar	20,630	2,596	1,823	12,433
Bank of Middleton	13,075	820	600	8,215
Hardeman County Savings	37,460	2,566	999	26,364
Merchants Planters Bank	7,126	373	1,375	3,425
Whiteville Savings Bank	10,461	590	4,795	3,781
Hardin				
Citizens Bank	22,309	2,442	1,501	13,725
Hardin County Bank	21,232	1,536	700	14,167
Hawkins				
Citizens Union Bank	84,703	4,093	3,317	47,453
City & County Bank	28,812	2,734	3,040	16,619
United Security Bank	13,205	1,448	1,300	6,895
Haywood				
Brownsville Bank	47,057	2,286	1,861	28,458
First State Bank	38,768	4,618	1,242	21,118
Henderson				
Central State Bank	35,053	3,592	2,525	18,109
Farmers State Bank	10,734	847	1,751	5,498
Peoples Bank	7,798	835	4,299	1,591

CHARTERED BANKS ON DECEMBER 31, 1979

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
585	60,806	18,972	41,834	750	5,390
224	25,098	8,975	16,123		2,740
530	49,741	17,822	31,919	1,000	4,289
31	18,179	5,609	12,570		1,319
94	24,743	8,810	15,933		2,578
420	50,487	15,566	34,921		4,615
1,932	146,626	58,702	87,924		21,647
503	80,625	31,078	49,547		8,077
74	8,667	3,791	4,876		886
88	18,551	5,723	12,828		1,542
53	11,952	3,390	8,562		1,104
215	34,149	11,275	22,874		2,639
1	6,609	1,415	5,194		509
42	8,749	2,556	6,193		896
133	19,614	7,356	12,258		2,064
159	18,994	4,592	14,402		1,676
263	74,756	21,439	53,317		8,757
149	24,843	5,499	19,344	400	1,798
39	11,602	3,049	8,553		1,460
320	40,899	9,905	30,994		5,116
256	34,999	10,091	24,908		3,096
129	31,084	10,034	21,050		3,239
54	9,639	2,878	6,761		1,086
	6,316	1,865	4,451		471

CONDITION OF INDIVIDUAL STATE

County and Banks	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Henry				
Commercial Bank & Trust	74,232	2,871	1,500	35,344
Farmers Bank & Trust Co.	6,415	633	300	2,127
First Trust & Savings Bank	38,183	5,261		21,637
Security Bank & Trust Co.	5,819	717	1,066	3,372
Hickman				
Security Bank & Trust Co.	17,644	2,451	1,945	7,812
Houston				
Erin Bank & Trust Co.	12,709	1,176	300	6,307
Humphreys				
Citizens Bank of Waverly	35,601	4,984	536	25,126
Union Bank	27,048	2,290		18,370
Jackson				
Citizens Bank	10,894	769	1,083	6,602
Jackson County Bank	22,242	1,259	2,556	12,747
Jefferson				
City & County Bank	16,373	1,538		9,987
First Peoples Bank	18,822	2,368	580	12,481
Jefferson County Bank	26,587	1,403	800	17,869
Johnson				
Farmers State Bank	30,276	3,752	2,063	14,702
Johnson County Bank	7,047	465	902	3,438
Knox				
Bank of Knoxville	133,704	10,534	7,617	69,685
City & County Bank	77,201	6,936	1,000	55,352
First American Bank	67,591	9,110	3,157	41,409
First Tennessee Bank	114,775	8,342	8,209	75,199
United American Bank	568,679	74,089	38,431	313,229
Valley Fidelity Bank	173,036	8,791	2,751	105,037
Lake				
First State Bank & Trust	17,853	1,791	2,002	9,797

CHARTERED BANKS ON DECEMBER 31, 1979

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
101	64,213	16,353	47,860		6,349
25	5,935	1,298	4,637		466
133	34,358	9,335	25,023		3,052
23	5,020	1,076	3,944	200	576
78	15,496	4,676	10,820		2,136
82	11,209	4,344	6,865		1,500
100	31,768	9,140	22,628	250	2,715
189	24,449	5,548	18,901		1,764
97	9,830	2,076	7,754		873
164	20,552	5,159	15,393		1,646
78	14,187	2,745	11,442		1,377
83	16,259	4,558	11,701		1,955
169	23,738	6,361	17,377		2,830
147	27,699	6,761	20,938		2,577
38	6,029	1,512	4,517		1,011
856	122,045	35,476	86,569		9,423
884	67,374	25,831	41,543	1,000	4,608
537	60,916	25,479	35,437	750	4,647
916	102,540	29,630	72,910		7,914
2,749	472,539	170,403	302,136	10,000	28,440
1,080	152,180	51,145	101,035		14,905
67	16,308	6,841	9,467	125	1,420

CONDITION OF INDIVIDUAL STATE

County and Banks	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Lauderdale				
Bank of Halls	17,697	1,173	2,788	8,737
Bank of Ripley	37,286	1,771	3,677	22,070
Farmers Union Bank	32,075	2,113	2,150	19,454
Gates Banking & Trust Co.	10,259	1,030	1,300	4,361
The Lauderdale County Bank	2,904	298		1,143
Lawrence				
American Bank	17,771	888	394	14,049
Bank of Loretto	17,968	805	1,850	10,839
Commerce Union	43,076	2,837		28,550
Lawrence County Bank	23,486	1,840	805	16,323
Lewis				
First Citizens Bank	14,771	1,567	2,767	5,611
Hohenwald Bank & Trust Co.	20,916	1,405	699	15,540
Lincoln				
Lincoln County Bank	28,210	1,774	2,565	18,381
The Peoples Bank	20,495	1,532	1,106	14,796
Loudon				
Bank of Loudon County	32,248	5,209	2,199	16,354
Merchants & Farmers Bank	13,088	730	600	6,820
McMinn				
Bank of Niota	7,319	720	929	3,005
Riceville Bank	12,657	1,674	902	8,738
Southern United Bank	16,270	1,824	176	10,032
The Liberty Bank	34,548	2,249	3,127	24,344
McNairy				
Bank of Adamsville	12,739	1,228	498	8,152
Farmers & Merchants Bank	11,445	1,702		5,931
Home Banking Company	3,018	427	785	1,257
Selmer Bank & Trust	30,746	3,431	2,205	19,156
Macon				
Citizens Bank	30,460	2,155	2,171	18,260
Macon Bank & Trust Co.	40,441	5,461	1,836	24,936

CHARTERED BANKS ON DECEMBER 31, 1979

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
104	15,670	4,009	11,661		1,761
111	32,760	8,266	24,494	300	3,119
232	29,093	7,758	21,335		2,660
19	9,522	3,268	6,254		737
3	2,146	1,070	1,076		732
177	16,626	3,579	13,047		1,131
136	16,445	3,695	12,750		1,123
294	38,310	6,986	31,324		3,139
170	21,473	4,358	17,115		1,457
37	13,749	3,078	10,671		1,006
251	18,958	4,115	14,843		1,611
155	25,804	7,328	18,476		2,016
37	18,976	5,213	13,763		1,504
171	29,381	6,938	22,443		2,276
43	11,861	2,970	8,891		1,041
10	6,763	2,294	4,469		525
	12,164	3,393	8,771		493
5	15,145	3,666	11,479		987
6	30,491	9,232	21,259	500	1,684
58	11,950	4,323	7,627		789
	10,388	4,235	6,153		1,042
	2,552	716	1,836		466
222	28,069	8,547	19,522		2,374
36	27,236	7,429	19,807		2,751
234	35,426	9,793	25,633		3,201

CONDITION OF INDIVIDUAL STATE

County and Banks	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Madison				
First Tennessee Bank	31,943	2,533	1,754	20,520
Marion				
Citizens State Bank	12,641	934	1,352	8,932
First Bank of Marion Co.	30,187	2,284	1,200	18,811
Marion Trust & Banking Co.	24,917	1,197	300	17,262
Marshall				
Bank of Belfast	3,379	274	200	1,942
Farmers Bank	9,232	551		6,715
First State Bank	6,904	2,618	225	2,155
Peoples & Union Bank	42,873	2,077	6,339	22,071
Maury				
Middle Tennessee Bank	72,269	3,786	8,984	33,741
The First Bank	21,696	1,903	400	13,801
Meigs				
Meigs County Bank	13,943	1,346	250	9,071
Monroe				
Bank of Madisonville	40,108	1,589	1,695	24,029
City & County Bank	16,714	690	1,649	10,884
Sweetwater Valley Bank	45,435	2,853	1,699	28,359
Montgomery				
Bank of Clarksville	9,978	842	596	6,805
First Trust & Savings Bank	74,851	5,920	2,002	45,042
Northern Bank of Tennessee	91,457	5,076	2,347	58,308
Moore				
Farmers Bank	22,563	1,238	1,840	11,140
Morgan				
Citizens Bank & Trust Co.	16,263	5,133	1,500	7,580
Sunbright Bank & Trust Co.	12,008	1,722	789	6,573

CHARTERED BANKS ON DECEMBER 31, 1979

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
254	28,872	6,682	22,190	200	2,254
61	11,439	2,056	9,383		1,048
173	27,007	7,824	19,183		2,371
32	21,744	4,846	16,898		2,556
11	2,986	842	2,144		390
84	8,414	1,897	6,517		803
3	5,922	2,408	3,514		975
87	39,229	7,308	31,921		2,973
396	65,913	18,128	47,785		5,006
136	19,566	5,845	13,721		2,005
18	12,343	4,527	7,816		1,153
66	35,637	8,801	26,836		3,830
68	15,301	3,903	11,398		1,125
167	40,318	10,691	29,627		4,011
5	8,363	1,621	6,742		1,500
465	67,529	17,304	50,225	475	4,910
415	82,393	25,281	57,112		7,410
74	19,699	5,230	14,469		2,581
80	15,013	4,732	10,281		1,250
42	11,025	2,961	8,064	35	927

CONDITION OF INDIVIDUAL STATE

County and Banks	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Obion				
Bank of Obion County	10,766	561	700	6,954
Bank of Troy	16,381	916	2,128	11,507
Commercial Bank	11,828	709	51	6,137
Farmers Bank	8,565	696	599	5,797
Farmers Exchange Bank	50,888	2,978	1,584	31,376
First State Bank	15,611	1,179	3,188	8,999
Reelfoot Bank	16,088	2,718	1,693	10,058
Overton				
Union Bank & Trust Co.	52,144	3,455	403	34,921
Perry				
Bank of Perry County	9,511	1,518	899	6,560
First State Bank	16,662	1,507	250	11,266
Pickett				
Peoples Bank & Trust Co.	4,796	461	400	3,150
Pickett County Bank & Trust	13,422	617	684	9,046
Polk				
Benton Banking Company	10,695	601	226	7,950
Ducktown Banking Company	25,700	2,446	2,064	16,750
Southern United Bank	2,662	225		1,739
Putnam				
American Bank & Trust Co.	38,323	5,174	1,900	22,670
Bank of Putnam County	41,367	2,728	2,151	23,963
Citizens Bank	79,555	3,951	3,314	53,626
Rhea				
Dayton Bank & Trust Co.	59,979	4,688	2,045	38,813
Liberty Bank of Tennessee	13,803	1,564	932	8,682
Roane				
Bank of Roane County	88,924	4,676	3,015	56,960
City & County Bank	28,210	1,386	3,405	16,954

CHARTERED BANKS ON DECEMBER 31, 1979

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
72	9,661	2,157	7,504		847
30	15,027	3,438	11,589	100	1,054
24	10,732	3,124	7,608		1,058
72	7,830	2,237	5,593		715
352	46,208	12,313	33,895		3,898
48	13,852	3,694	10,158		1,224
62	14,520	4,794	9,726	200	1,368
400	46,086	10,425	35,661		4,957
40	8,718	2,086	6,632		793
116	15,223	4,303	10,920		1,427
25	4,186	1,237	2,949		520
103	11,893	3,109	8,784		1,529
71	9,854	4,166	5,688		795
150	23,888	3,700	20,188		1,547
52	2,252	430	1,822		326
176	35,073	7,370	27,703		2,614
230	37,603	8,789	28,814		3,295
569	70,126	14,382	55,744		6,649
245	51,929	14,163	37,766		4,791
22	12,477	3,176	9,301	200	891
417	79,631	19,714	59,917		6,121
76	24,520	6,318	18,202		1,908

CONDITION OF INDIVIDUAL STATE

County and Banks	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Robertson				
Bank of Orlinda	3,369	208	678	1,539
Robertson State Bank	9,680	1,422	151	6,404
Rutherford				
Bank of Eagleville	10,290	732	1,400	5,766
Citizens Central Bank	25,785	2,144	1,392	16,066
Commerce Union	77,831	8,077		47,270
Murfreesboro Bank & Trust	119,471	12,229	5,489	69,829
Scott				
First Trust & Savings Bank	29,944	2,411	1,100	19,317
Oneida Bank & Trust Co.	4,693	1,468		2,629
Sequatchie				
Citizens Bank of Dunlap	7,830	676	400	4,814
Sequatchie County Bank	15,339	953	800	9,628
Sevier				
Bank of Sevierville	50,039	2,634	4,104	31,857
Sevier County Bank	41,642	5,020	4,795	19,150
Tennessee State Bank	22,187	3,512	600	12,872
Shelby				
Bank of Germantown	34,527	2,883	1,593	20,486
Barretville Bank & Trust	100,302	23,030	2,551	43,553
Citizens Bank	7,975	1,090		2,759
Commerce Union of Memphis	92,151	12,449	1,265	50,880
Commercial & Industrial	209,445	15,451	4,700	141,502
Memphis Bank & Trust Co.	262,548	20,277	20,706	133,585
Tri-State Bank of Memphis	27,190	2,314	8,591	10,765
United American Bank	122,366	9,961	5,600	83,034
Smith				
Citizens Bank	60,631	2,045	1,609	31,546
Smith County Bank	38,651	2,127	80	25,163
Stewart				
Citizens Cumberland Bank	6,510	636	449	3,835

CHARTERED BANKS ON DECEMBER 31, 1979

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
17	3,042	1,344	1,698		327
17	9,107	2,259	6,848		544
52	9,190	3,241	5,949	250	620
48	23,186	7,586	15,600		1,964
476	68,361	16,678	51,683	2,000	5,725
623	104,352	34,004	70,348		9,560
208	26,590	6,520	20,070		3,049
	4,248	1,292	2,956		443
34	6,969	1,855	5,114		734
122	13,486	3,752	9,734		1,807
328	43,800	12,334	31,466		5,081
2	37,449	10,325	27,124		3,623
124	20,094	7,576	12,518		1,880
119	31,433	9,123	22,310		2,324
100	89,309	27,632	61,677		9,733
15	7,452	2,147	5,305		523
517	79,892	27,957	51,935		6,078
1,499	188,920	57,375	131,545	4,000	10,167
1,360	222,976	60,524	162,452	2,475	14,047
86	24,437	8,629	15,808	232	2,029
973	108,201	32,407	75,794	1,000	6,426
376	52,755	11,675	41,080		6,874
287	35,088	5,975	29,113		2,574
25	5,975	1,611	4,364		521

CONDITION OF INDIVIDUAL STATE

County and Banks	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Stewart (Continued)				
Dover-Peoples Bank	17,819	1,203	580	11,853
Farmers & Merchants Bank	5,542	517	798	3,650
Farmers Bank & Trust Co.	4,119	353	350	2,545
Sullivan				
Bank of Tennessee	17,434	2,765	701	9,325
Citizens Fidelity Bank	8,354	1,416	902	4,322
Tri-City Bank & Trust Co.	91,622	7,219	6,159	52,437
Sumner				
Bank of Gallatin	39,543	4,094	1,797	27,866
Bank of Hendersonville	20,159	1,552	1,550	9,337
Bank of Portland	7,830	529	550	5,006
Commerce Union	45,963	4,957		29,469
Farmers & Merchants Bank	5,355	672		3,667
Farmers Bank	29,291	1,802	1,120	19,171
First Tennessee Bank	22,027	2,939	1,3[illegible]	12,496
The Citizens Bank	24,573	3,995	4,031	6,859
Tipton				
Bank of Mason	3,104	862	544	1,284
Brighton Savings Bank	4,944	327	1,534	1,944
First State Bank	39,209	3,645	1,122	25,774
Munford Union Bank	13,690	822	1,808	6,676
Tipton County Bank	86,791	5,883	3,884	49,318
Union Savings Bank	23,186	1,663	1,809	14,337
Trousdale				
Bank of Hartsville	13,979	892	1,049	8,438
Citizens Bank	16,192	2,456	500	8,677
Unicoi				
First Security Bank	12,370	903	1,299	8,048
Union				
City & County Bank	27,792	1,473	981	17,714
First State Bank	7,094	1,579	397	3,341

CHARTERED BANKS ON DECEMBER 31, 1979

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
40	16,089	3,658	12,431		1,639
19	5,199	1,204	3,995		343
21	3,766	1,018	2,748		351
17	15,053	4,631	10,422		2,103
26	6,186	1,644	4,542		2,057
225	84,800	25,287	59,513	1,300	4,430
300	36,203	10,756	25,447	200	2,303
204	18,328	4,849	13,479	500	952
50	6,704	1,287	5,417		1,126
302	41,758	9,488	32,270		3,067
	4,856	1,832	3,024		499
214	26,701	7,637	19,064		2,121
157	20,175	6,315	13,860		1,445
79	22,970	5,679	17,291	300	1,303
8	2,790	1,362	1,428		314
	4,463	1,663	2,800		452
229	35,644	10,735	24,909	200	2,676
22	12,734	4,994	7,740		956
539	79,050	21,904	57,146		6,675
171	20,831	6,294	14,537		1,934
65	12,892	4,603	8,289		1,087
105	14,721	5,859	8,862		1,471
51	11,258	3,243	8,015		986
109	25,019	4,678	20,341		1,857
39	6,328	1,411	4,917		723

CONDITION OF INDIVIDUAL STATE

County and Banks	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Van Buren				
Citizens Bank	5,930	462	696	3,867
Warren				
Citizens State Bank	12,231	734		8,374
City Bank & Trust Co.	71,206	3,797	6,092	43,728
Warren County Bank	17,768	842	2,070	12,965
Washington				
Farmers & Merchants Bank	3,962	617		2,160
First Tennessee Bank	75,425	5,290	4,755	43,221
Hamilton Bank	121,187	9,005	16,676	70,317
Mountain Empire Bank	32,792	3,901		17,361
United American Bank	120,908	12,042	1,949	74,267
Wayne				
Bank of Waynesboro	20,282	1,237	2,550	10,838
Peoples Bank	16,320	2,912	450	10,618
Wayne County Bank	16,404	910	1,249	11,819
Weakley				
Bank of Gleason	16,810	1,419	1,852	8,774
Bank of Sharon	18,528	934	6,295	6,342
City State Bank	25,842	1,936	4,200	15,014
Dukedom Bank	3,708	430	455	1,320
Greenfield Banking Co.	15,525	1,155	604	8,141
Martin Bank	41,836	2,145	2,846	27,588
Weakley County Bank	21,732	1,787	1,600	13,248
White				
White County Bank	10,988	481		8,622
Williamson				
Bank of College Grove	19,568	2,643	1,396	11,002
Liberty Bank of Brentwood	14,086	2,271	1,349	8,013
Williamson County Bank	94,101	9,682	2,661	58,744
Wilson				
Bank of Mt. Juliet	21,372	2,544	1,055	14,474

CHARTERED BANKS ON DECEMBER 31, 1979

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
48	5,290	1,521	3,769		611
87	10,743	2,744	7,999	250	1,053
311	64,567	15,170	49,397		4,932
111	16,611	2,194	14,417		791
	3,647	2,125	1,522		315
529	64,789	21,619	43,170	500	4,972
959	104,186	35,934	68,252		9,751
172	28,655	10,079	18,576		1,522
470	103,984	30,023	73,961	700	9,139
203	18,390	5,179	13,211		1,886
127	14,772	6,488	8,284		1,545
148	14,736	4,286	10,450		1,618
142	15,643	3,205	12,438		1,167
21	15,990	3,721	12,269		1,695
174	23,733	6,411	17,322		1,983
15	3,279	1,482	1,797		429
	14,223	4,081	10,142		1,302
215	38,194	7,774	30,420		3,032
157	20,186	5,137	15,049		1,546
50	9,298	1,369	7,929		1,067
119	16,786	4,117	12,669		1,772
78	12,398	3,415	8,983		1,380
462	83,349	20,432	62,917	500	7,196
64	19,337	5,578	13,759		1,608

CONDITION OF INDIVIDUAL STATE

County and Banks	Total Assets	Cash & Due	Oblig of US Govt Agencies	Loans and Discounts
Wilson (Continued)				
Lebanon Bank	57,822	4,550	301	36,511
Peoples Bank	28,935	3,410	1,280	18,111
STATE BANK TOTALS	11,045,599	957,551	671,922	6,459,116

GLOSSARY OF TERMS

Column Title	Call Report Line Number
Total Assets	16
Cash & Due	1
Oblig. of US Agencies	3
Loans and Discounts	9a
Loan Reserve	9b
Total Deposits	24
Demand Deposits	24a
Time Deposits	24b
Sub Notes & Debts	31
Equity Capital	37

CHARTERED BANKS ON DECEMBER 31, 1979

Loan Reserve	Total Deposits	Demand Deposits	Time Deposits	Sub Notes & Debts	Equity Capital
341	52,260	14,450	37,810		4,337
69	26,467	7,372	19,095		1,828
61,629	9,623,638	2,832,231	6,791,407	53,034	826,483

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

DECEMBER 31, 1979

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Anderson			
Bank of Oak Ridge	65.0	67.7	7.1
Union Peoples Bank	62.5	74.9	7.9
Bedford			
Bedford County Bank	43.5	72.5	10.6
Benton			
Bank of Camden	65.1	77.1	8.0
Bledsoe			
Bledsoe County Bank	70.9	79.3	9.7
Blount			
Alcoa Banking Company	89.1	80.1	13.8
Bank of Maryville	70.4	78.1	7.7
Citizens Bank of Blount County	56.4	75.5	9.8
Bradley			
Cleveland Bank & Trust	61.5	71.1	9.5
First Citizens Bank of Cleveland	71.8	69.7	8.8
Merchants Bank	66.9	64.4	10.4
Campbell			
City & County Bank	75.6	75.3	8.1
First State Bank	50.1	71.4	7.8
Union Bank	44.9	66.0	8.3
Cannon			
Bank of Cannon County	70.8	82.4	8.7
Bank of Commerce	74.8	77.9	9.1
Meltons Bank	12.9	3.5	22.9
Carroll			
Bank of Huntingdon	69.0	74.9	8.2
Bank of McLemoresville	69.9	77.2	7.2
Carroll County Bank	68.2	81.5	5.2
Citizens Bank & Trust	50.4	62.8	8.0
Farmers & Merchants Bank	54.1	63.0	7.7
McKenzie Banking Company	53.8	75.6	8.9
Carter			
Carter County Bank	71.7	69.5	6.9
Citizens Bank	67.5	71.6	9.4
Watauga Valley Bank	54.8	77.3	11.5

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

DECEMBER 31, 1979

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Cheatham			
Ashland City Bank & Trust	69.5	73.7	8.7
Cheatham State Bank	79.7	76.8	5.8
United Citizens Bank	67.3	71.0	7.6
Chester			
Chester County Bank	77.5	73.4	8.8
First State Bank	39.3	70.2	8.7
Claiborne			
Citizens Bank	43.9	73.6	11.1
Claiborne County Bank	66.5	64.5	10.7
Commercial Bank	74.7	73.3	14.6
Clay			
Bank of Celina	78.9	76.7	6.2
Clay County Bank	71.9	82.5	12.9
Cocke			
Merchants Planters Bank	44.1	70.3	7.8
Coffee			
American City Bank & Trust	68.1	77.0	7.2
Coffee County Bank	67.9	73.4	12.9
Peoples Bank & Trust Co.	72.7	65.4	8.3
Crockett			
Bank of Alamo	70.0	63.2	7.3
Bank of Crockett	73.8	72.3	5.6
Bank of Friendship	45.0	69.6	8.1
Bells Banking Company	62.4	63.8	6.4
Planters Bank	52.6	49.8	9.6
Cumberland			
Cumberland County Bank	70.6	77.0	8.1
Peoples Bank of Crossville	46.6	79.9	17.3
Davidson			
Bank of Goodlettsville	81.8	82.2	7.6
Citizens Savings Bank & Trust	59.2	70.8	7.9
Commerce Union Bank	76.3	67.4	7.1
Nashville City Bank & Trust	66.0	63.1	7.0
United American Bank of Nashville	69.9	58.9	5.4

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

DECEMBER 31, 1979

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Decatur			
Citizens State Bank	65.8	74.1	8.1
Decatur County Bank	64.3	69.7	8.6
Farmers Bank	54.8	78.6	8.3
DeKalb			
Citizens Bank	59.5	74.6	7.8
DeKalb County Bank & Trust	67.7	72.2	8.0
First Central Bank	73.2	76.1	8.5
Liberty State Bank	64.1	85.8	6.1
Dickson			
Bank of Dickson	55.7	70.8	9.0
Farmers & Merchants Bank	83.2	71.7	8.0
Peoples Bank	43.7	69.7	7.7
United American Bank	70.6	70.7	8.3
Dyer			
Farmers Bank	73.0	74.3	11.8
First Tennessee Bank	65.1	73.6	8.1
Security State Bank	60.2	79.8	8.2
Fayette			
First State Bank	59.0	74.1	7.5
Moscow Savings Bank	63.3	75.4	8.0
Oakland Deposit Bank	60.6	68.7	7.4
Somerville Bank and Trust	60.5	76.0	9.1
Fentress			
Fentress County Bank	76.7	67.7	6.9
Union Bank	29.9	71.1	13.5
Franklin			
Farmers Bank & Trust	61.7	71.8	8.6
Franklin County Bank	57.2	72.6	8.0
Gibson			
Bank of Bradford	39.6	76.5	8.1
Bank of Commerce	55.4	71.0	6.9
Bank of Dyer	63.1	75.7	7.3
Bank of Trenton & Trust	67.6	68.1	8.3
Bank of Yorkville	78.5	78.7	7.1
Citizens State Bank	58.4	70.5	6.7
Farmers & Merchants Bank	68.4	76.7	8.8
Farmers Peoples Bank	71.8	74.3	8.7
Medina Banking Company	50.7	75.4	7.8
Merchants State Bank	51.4	74.6	7.1
Milan Banking Company	39.0	73.5	8.7

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

DECEMBER 31, 1979

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Giles			
Bank of Ardmore	76.7	72.6	7.2
Bank of Frankewing	74.6	80.9	8.0
Union Bank	64.5	73.5	7.9
Grainger			
Citizens Bank & Trust Co.	64.0	68.1	7.1
Greene			
City & County Bank	76.1	80.7	10.6
First Tennessee Bank	54.7	70.6	7.4
Greene County Bank	69.8	69.0	9.2
Grundy			
Coalmont Savings Bank	77.5	72.8	9.7
First Bank & Trust	66.1	71.1	8.3
Hamblen			
Bank of Commerce	81.9	68.8	8.6
First Tennessee Bank	77.3	64.2	9.4
Hamilton Bank of Morristown	72.4	64.2	8.9
United Southern Bank	65.6	69.1	6.6
Hamilton			
City Bank	55.7	64.4	9.3
Commerce Union	68.6	69.2	8.1
Pioneer Bank	60.9	60.0	12.7
United Bank of Chattanooga	66.0	61.5	9.0
Hancock			
Citizens Bank	75.1	56.3	9.3
Hardeman			
Bank of Bolivar	67.0	69.1	7.5
Bank of Middleton	68.7	71.6	8.4
Hardeman County Savings Bank	77.2	67.0	7.0
Merchants Planters Bank	51.8	78.6	7.1
Whiteville Savings Bank	43.2	70.8	8.6
Hardin			
Citizens Bank	70.0	62.5	9.3
Hardin County Bank	74.6	75.8	7.9

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

DECEMBER 31, 1979

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Hawkins			
Citizens Union Bank	63.5	71.3	10.3
City & County Bank	66.9	77.9	7.6
United Security Bank	59.4	73.7	11.1
Haywood			
Brownsville Bank	69.6	75.8	10.9
First State Bank	60.3	71.2	8.0
Henderson			
Central State Bank	58.3	67.7	9.2
Farmers State Bank	57.0	70.1	10.1
Peoples Bank	25.2	70.5	6.0
Henry			
Commercial Bank & Trust	55.0	74.5	8.6
Farmers Bank & Trust	35.8	78.1	7.3
First Trust & Savings Bank	63.0	72.8	8.0
Security Bank & Trust Co.	67.2	78.6	13.3
Hickman			
Security Bank & Trust Co.	50.4	69.8	12.1
Houston			
Erin Bank & Trust Co.	56.3	61.2	11.8
Humphreys			
Citizens Bank of Waverly	79.1	71.2	8.3
Union Bank	75.1	77.3	6.5
Jackson			
Citizens Bank	67.2	78.9	8.0
Jackson County Bank	62.0	74.9	7.4
Jefferson			
City & County Bank	70.4	80.7	8.4
First Peoples Bank	76.8	72.0	10.4
Jefferson County Bank	75.3	73.2	10.6
Johnson			
Farmers State Bank	53.1	75.6	8.5
Johnson County Bank	57.0	74.9	14.3

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

DECEMBER 31, 1979

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Knox			
Bank of Knoxville	57.1	70.9	7.0
City and County Bank	82.2	61.7	7.3
First American Bank	68.0	58.2	8.0
First Tennessee Bank	73.3	71.1	6.9
United American Bank	66.3	63.9	6.8
Valley Fidelity Bank	69.0	66.4	8.6
Lake			
First State Bank & Trust Co.	60.1	58.1	8.7
Lauderdale			
Bank of Halls	55.8	74.4	10.0
Bank of Ripley	67.4	74.8	9.2
Farmers Union Bank	66.9	73.3	8.3
Gates Banking & Trust Co.	45.8	65.7	7.2
The Lauderdale County Bank	53.3	50.1	25.2
Lawrence			
American Bank	84.5	78.5	6.4
Bank of Loretto	65.9	77.5	8.5
Commerce Union	74.5	81.8	7.8
Lawrence County Bank	76.0	79.7	6.2
Lewis			
First Citizens Bank of Hohenwald	40.8	77.6	6.8
Hohenwald Bank & Trust Co.	82.0	78.3	7.7
Lincoln			
Lincoln County Bank	71.2	71.6	7.1
The Peoples Bank of Elk Valley	78.0	72.5	7.3
Loudon			
Bank of Loudon County	55.7	76.4	7.1
Merchants & Farmers Bank	57.5	75.0	8.0
McMinn			
Bank of Niota	44.4	66.1	7.2
Riceville Bank	71.8	72.1	3.9
Southern United Bank	66.2	75.8	6.1
The Liberty Bank of Tennessee	79.8	69.7	6.3
McNairy			
Bank of Adamsville	68.2	63.8	6.2
Farmers & Merchants Bank	57.1	59.2	9.1
Home Banking Company	49.3	71.9	15.4
Selmer Bank & Trust	68.2	69.6	7.7

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

DECEMBER 31, 1979

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Macon			
Citizens Bank	67.0	72.7	9.0
Macon Bank and Trust Co.,	70.4	72.4	7.9
Madison			
First Tennessee Bank	71.1	76.9	7.7
Marion			
Citizens State Bank	78.1	82.0	8.3
First Bank of Marion Co.	69.7	71.0	7.9
Marion Trust & Banking Co.	79.4	77.7	10.3
Marshall			
Bank of Belfast	65.0	71.8	11.5
Farmers Bank	79.8	77.5	8.7
First State Bank	36.4	59.3	14.1
Peoples & Union Bank	56.3	81.4	6.9
Maury			
Middle Tennessee Bank	51.2	72.5	6.9
The First Bank of Maury Co.	70.5	70.1	9.2
Meigs			
Meigs County Bank	73.5	63.3	8.3
Monroe			
Bank of Madisonville	67.4	75.3	9.5
City & County Bank	71.1	74.5	6.7
Sweetwater Valley Bank	70.3	73.5	8.8
Montgomery			
Bank of Clarksville	81.4	80.6	15.0
First Trust & Savings Bank	66.7	74.4	7.2
Northern Bank of Tennessee	70.8	69.3	8.1
Moore			
Farmers Bank	56.6	73.5	11.4
Morgan			
Citizens Bank & Trust Co.	50.5	68.5	7.7
Sunbright Bank & Trust Co.	59.6	73.1	8.0
Obion			
Bank of Obion County	72.0	77.7	7.9
Bank of Troy	76.6	77.1	8.3
Commercial Bank	57.2	70.9	8.9

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

DECEMBER 31, 1979

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Obion (Continued)			
Farmers Bank	74.0	71.4	8.3
Farmers Exchange Bank	67.9	73.4	7.7
First State Bank	65.0	73.3	7.8
Reelfoot Bank	69.3	67.0	9.7
Overton			
Union Bank & Trust Co.	75.8	77.4	9.5
Perry			
Bank of Perry County	75.2	76.1	8.3
First State Bank	74.0	71.7	8.6
Pickett			
Peoples Bank & Trust Co.	75.3	70.4	10.8
Pickett County Bank & Trust Co.	76.1	73.9	11.4
Polk			
Benton Banking Co.	80.7	57.7	7.4
Ducktown Banking Co.	70.1	84.5	6.0
Southern United Bank	77.2	80.9	12.2
Putnam			
American Bank & Trust Co.	64.6	79.0	6.8
Bank of Putnam Co.	63.7	76.6	8.0
Citizens Bank	76.5	79.5	8.4
Rhea			
Dayton Bank & Trust Co.	74.7	72.7	8.0
Liberty Bank of Tennessee	69.6	74.5	7.9
Roane			
Bank of Roane County	71.5	75.2	6.9
City & County Bank	69.1	74.2	6.8
Robertson			
Bank of Orlinda	50.6	55.8	9.7
Robertson State Bank	70.3	75.2	5.6
Rutherford			
Bank of Eagleville	62.7	64.7	8.5
Citizens Central Bank	69.3	67.3	7.6
Commerce Union	69.1	75.6	9.9
Murfreesboro Bank & Trust	66.9	67.4	8.0

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

DECEMBER 31, 1979

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Scott			
First Trust & Savings Bank	72.6	75.5	10.2
Oneida Bank & Trust Co.	61.9	69.6	9.4
Sequatchie			
Citizens Bank of Dunlap	69.1	73.4	9.4
Sequatchie County Bank	71.4	72.2	11.8
Sevier			
Bank of Sevierville	72.7	71.8	10.2
Sevier County Bank	51.1	72.4	8.7
Tennessee State Bank	64.1	62.3	8.5
Shelby			
Bank of Germantown	65.2	71.0	6.7
Barretville Bank & Trust Co.	48.8	69.1	9.7
Citizens Bank	37.0	71.2	6.6
Commerce Union of Memphis	63.7	65.0	6.6
Commercial & Industrial	74.9	69.6	6.8
Memphis Bank & Trust Company	59.9	72.9	6.3
Tri-State Bank of Memphis	44.1	64.7	8.3
United American Bank in Memphis	76.7	70.0	6.1
Smith			
Citizens Bank	59.8	77.9	11.3
Smith County Bank	71.7	83.0	6.7
Stewart			
Citizens Cumberland City Bank	64.2	73.0	8.0
Dover-Peoples Bank	73.7	77.3	9.2
Farmers & Merchants Bank	70.2	76.8	6.2
Farmers Bank & Trust Co.	67.6	73.0	8.5
Sullivan			
Bank of Tennessee	61.9	69.2	12.1
Citizens Fidelity Bank	69.9	73.4	24.6
Tri-City Bank & Trust Co.	61.8	70.2	6.3
Sumner			
Bank of Gallatin	77.0	70.3	6.3
Bank of Hendersonville	50.9	73.5	7.2
Bank of Portland	74.7	80.8	14.4
Commerce Union of Sumner Co.	70.6	77.3	6.7
Farmers & Merchants Bank	75.5	62.3	9.3
Farmers Bank	71.8	71.4	7.2
First Tennessee Bank	61.9	68.7	6.6
The Citizens Bank	29.9	75.3	6.5

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

DECEMBER 31, 1979

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Tipton			
Bank of Mason	46.0	51.2	10.1
Brighton Savings Bank	43.6	62.7	9.1
First State Bank	72.3	69.9	7.3
Munford Union Bank	52.4	60.8	7.0
Tipton County Bank	62.4	72.3	7.7
Union Savings Bank	68.8	69.8	8.3
Trousdale			
Bank of Hartsville	65.5	64.3	7.8
Citizens Bank	58.9	60.2	9.1
Unicoi			
First Security Bank	71.5	71.2	8.0
Union			
City & County Bank	70.8	81.3	6.7
First State Bank	52.8	77.7	10.2
Van Buren			
Citizens Bank	73.1	71.2	10.3
Warren			
Citizens State Bank	77.9	74.5	10.7
City Bank & Trust Co.	67.7	76.5	6.9
Warren County Bank	78.1	86.8	4.5
Washington			
Farmers & Merchants Bank	59.2	41.7	8.0
First Tennessee Bank & Trust	66.7	66.6	7.3
Hamilton Bank of Johnson City	67.5	65.5	7.6
Mountain Empire Bank	60.6	64.8	10.7
United American Bank	71.4	71.1	8.1
Wayne			
Bank of Waynesboro	58.9	71.8	9.3
Peoples Bank	71.9	56.1	9.3
Wayne County Bank	80.2	70.9	9.9
Weakley			
Bank of Gleason	56.1	79.5	6.9
Bank of Sharon	39.7	76.7	8.1
City State Bank	63.3	73.0	7.7
Dukedom Bank	40.3	54.8	11.6
Greenfield Banking Company	57.2	71.3	8.4

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

DECEMBER 31, 1979

County and Banks	Loans/ Deposits	Time Dep/ Total Dep	Capital/ Assets
Weakley (Continued)			
Martin Bank	72.2	79.6	7.2
Weakley County Bank	65.6	74.6	7.1
White			
White County Bank	92.7	85.3	9.7
Williamson			
Bank of College Grove	65.5	75.5	9.1
Liberty Bank of Brentwood	64.6	72.5	9.8
Williamson County Bank	70.5	75.5	8.1
Wilson			
Bank of Mt. Juliet	74.9	71.2	7.5
Lebanon Bank	69.9	72.3	7.5
Peoples Bank	68.4	72.1	6.3
STATE BANK AVERAGE	**67.1**	**70.6**	**8.0**

Note: The Capital/Assets ratio includes Subordinated Notes and Debentures.

RANKING OF STATE BANKS BY ASSET SIZE

December 31, 1979
(In thousands)

1979 Rank	Name of Bank	Location	Total Assets	1978 Rank
1	Commerce Union Bank	Nashville	$ 1,264,720	1
2	United American Bank	Knoxville	568,679	2
3	Memphis Bank and Trust	Memphis	262,548	3
4	Commercial and Industrial	Memphis	209,445	4
5	Nashville City Bank & Trust Company	Nashville	190,850	7
6	United American Bank of Nashville	Nashville	177,265	8
7	Valley Fidelity Bank	Knoxville	173,036	5
8	Pioneer Bank	Chattanooga	170,552	6
9	Bank of Maryville	Maryville	162,560	9
10	Bank of Knoxville	Knoxville	133,704	10
11	United American Bank in Memphis	Memphis	122,366	14
12	Hamilton Bank of Johnson City	Johnson City	121,187	12
13	United American Bank of Washington Co.	Johnson City	120,908	11
14	Murfreesboro Bank and Trust Co.	Murfreesboro	119,471	15
15	First Tennessee Bank	Knoxville	114,775	13
16	Barretville Bank and Trust Company	Millington	100,302	16
17	Williamson County Bank	Franklin	94,101	21
18	Commerce Union of Memphis	Memphis	92,151	23
19	Tri City Bank & Trust	Blountville	91,622	20
20	Northern Bank of Tennessee	Clarksville	91,457	17
21	United Bank of Chattanooga	Chattanooga	89,974	19
22	Bank of Roane County	Harriman	88,924	28
23	Greene County Bank	Greeneville	88,799	22
24	Tipton County Bank	Covington	86,791	29
25	Citizens Union Bank	Rogersville	84,703	24
26	Union Peoples Bank	Clinton	82,618	25
27	Citizens Bank	Cookeville	79,555	26
28	Bank of Oak Ridge	Oak Ridge	78,962	31
29	Commerce Union of Rutherford Co.	Murfreesboro	77,831	30
30	City and County Bank of Knox County	Knoxville	77,201	18
31	First Tennessee Bank and Trust Co.	Jonesboro	75,425	34
32	First Trust and Savings	Clarksville	74,851	27
33	Commercial Bank and Trust Co.	Paris	74,232	36
34	Middle Tennessee Bank	Columbia	72,269	37
35	Bank of Commerce	Morristown	71,266	33

1979 Rank	Name of Bank	Location	Total Assets	1978 Rank
36	City Bank and Trust Co.	McMinnville	71,206	32
37	Merchants Bank	Cleveland	69,480	35
38	First American Bank	Knoxville	67,591	40
39	Cleveland Bank and Trust	Cleveland	66,236	39
40	Bank of Goodlettsville	Goodlettsville	64,512	38
41	Citizens Bank	Carthage	60,631	45
42	Dayton Bank and Trust	Dayton	59,979	42
43	Hamilton Bank of Morristown	Morristown	59,204	47
44	Union Bank	Pulaski	58,309	46
45	Lebanon Bank	Lebanon	57,822	43
46	Bank of Huntingdon	Huntingdon	57,803	44
47	Commerce Union	Chattanooga	57,139	41
48	Union Bank and Trust Co.	Livingston	52,144	48
49	Carter County Bank	Elizabethton	51,332	49
50	Farmers Exchange Bank	Union City	50,888	52
51	Bank of Sevierville	Sevierville	50,039	50
52	Brownsville Bank	Brownsville	47,057	58
53	Citizens Bank	Elizabethton	47,033	57
54	Commerce Union of Sumner County	Gallatin	45,963	51
55	Merchants State Bank	Humboldt	45,546	54
56	First Tennessee Bank	Dyersburg	45,526	53
57	Sweetwater Valley Bank	Sweetwater	45,435	56
58	Bank of Commerce	Woodbury	44,916	63
59	Commerce Union of Lawrence County	Lawrenceburg	43,076	62
60	Merchants Planters Bank	Newport	42,986	59
61	Peoples and Union Bank	Lewisburg	42,873	67
62	Martin Bank	Martin	41,836	60
63	Sevier County Bank	Sevierville	41,642	64
64	Bank of Putnam County	Cookeville	41,367	66
65	Citizens Bank	New Tazewell	41,283	61
66	Macon Bank and Trust	Red Boiling Springs	40,441	71
67	Bank of Madisonville	Madisonville	40,108	68
68	Farmers Bank and Trust	Winchester	39,818	NB**
69	Bank of Gallatin	Gallatin	39,543	69
70	City and County Bank of Campbell County	Jellico	39,409	65
71	First State Bank	Covington	39,209	72
72	First State Bank	Brownsville	38,768	76
73	Smith County Bank	Carthage	38,651	55
74	American Bank and Trust	Cookeville	38,323	101
75	First Trust and Savings	Paris	38,183	73
76	First State Bank	Henderson	38,032	75
77	Hardeman County Savings	Bolivar	37,460	78
78	Somerville Bank & Trust	Somerville	37,445	79
79	Bank of Ripley	Ripley	37,286	70
80	Farmers Peoples Bank	Milan	37,197	74
81	Bank of Camden	Camden	36,792	77
82	Citizens Bank of Waverly	Waverly	35,601	81
83	Central State Bank	Lexington	35,053	82
84	The Liberty Bank of Tennessee	Athens	34,548	80

1979 Rank	Name of Bank	Location	Total Assets	1978 Rank
85	Bank of Germantown	Germantown	34,527	94
86	Mountain Empire Bank	Johnson City	32,792	87
87	Milan Banking Company	Milan	32,309	102
88	Bank of Loudon County	Lenoir City	32,248	85
89	Farmers Union Bank	Ripley	32,075	83
90	First Tennessee Bank	Jackson	31,943	89
91	Citizens Bank of Blount Co.	Maryville	31,814	103
92	Claiborne County Bank	Tazewell	30,954	88
93	Selmer Bank and Trust	Selmer	30,746	84
94	Citizens Bank	Lafayette	30,460	95
95	Farmers State Bank	Mountain City	30,276	91
96	First Citizens Bank of Cleveland	Cleveland	30,226	99
97	First Bank of Marion County	South Pittsburg	30,187	100
98	Ashland City Bank & Trust	Ashland City	30,113	97
99	First Trust and Savings	Oneida	29,944	90
100	Farmers Bank	Portland	29,291	93
101	First Tennessee Bank	Morristown	29,222	104
102	Peoples Bank	Lebanon	28,935	107
103	City & County Bank of Hawkins County	Rogersville	28,812	86
104	McKenzie Banking Company	McKenzie	28,553	105
105	City & County Bank of Roane County	Kingston	28,210	115
106	Lincoln County Bank	Fayetteville	28,210	96
107	Citizens Bank & Trust	Rutledge	28,121	108
108	City & County Bank of Union County	Maynardville	27,792	106
109	City Bank	East Ridge	27,682	110
110	Tri-State Bank of Memphis	Memphis	27,190	92
111	Union Bank	McEwen	27,048	111
112	Bank of McLemoresville	McLemoresville	26,691	109
113	Jefferson County Bank	Dandridge	26,587	113
114	City State Bank	Martin	25,842	120
115	Citizens Central Bank	Murfreesboro	25,785	98
116	Ducktown Banking Co.	Ducktown	25,700	112
117	Bank of Dickson	Dickson	25,465	118
118	Bank of Trenton and Trust	Trenton	25,381	116
119	Marion Trust & Banking Co.	Jasper	24,917	114
120	The Citizens Bank of Hendersonville	Hendersonville	24,573	119
121	Cumberland County Bank	Crossville	24,216	124
122	Farmers Bank	Parsons	23,821	121
123	Security State Bank	Newbern	23,655	123
124	Lawrence County Bank	Lawrenceburg	23,486	131
125	Union Savings Bank	Covington	23,186	126
126	Peoples Bank & Trust Co.	Manchester	22,570	129
127	Farmers Bank	Lynchburg	22,563	133
128	Franklin County Bank	Winchester	22,483	136
129	Bank of Ardmore	Ardmore	22,423	135
130	Citizens Bank	Savannah	22,309	127
131	Union Bank	Jamestown	22,259	117

1979 Rank	Name of Bank	Location	Total Assets	1978 Rank
132	Jackson County Bank	Gainesboro	22,242	132
133	Tennessee State Bank	Gatlinburg	22,187	147
134	First Tennessee Bank	Gallatin	22,027	141
135	Weakley County Bank	Dresden	21,732	128
136	The First Bank of Maury Co.	Columbia	21,696	NB**
137	Dekalb County Bank & Trust Company	Alexandria	21,596	134
138	Bedford County Bank	Shelbyville	21,490	139
139	Bank of Mt. Juliet	Mt. Juliet	21,372	137
140	Hardin County Bank	Savannah	21,232	145
141	Hohenwald Bank and Trust	Hohenwald	20,916	152
142	Bank of Bolivar	Bolivar	20,630	142
143	The Peoples Bank of Elk Valley	Fayetteville	20,495	148
144	Bank of Crockett	Bells	20,295	144
145	Bank of Waynesboro	Waynesboro	20,282	138
146	Bank of Hendersonville	Hendersonville	20,159	125
147	United Southern Bank of Morristown	Morristown	20,000	122
148	Citizens Bank	Smithville	19,965	149
149	Bank of College Grove	College Grove	19,568	167
150	First Tennessee Bank	Mosheim	19,174	143
151	First Peoples Bank of Jefferson City	Jefferson City	18,822	165
152	Citizens Savings Bank & Trust Company	Nashville	18,759	156
153	Bank of Sharon	Sharon	18,528	162
154	Bank of Alamo	Alamo	18,456	146
155	First Central Bank	Smithville	18,418	140
156	First State Bank	Jacksboro	18,285	164
157	Bank of Loretto	Loretto	17,968	158
158	First State Bank and Trust Company	Tiptonville	17,853	154
159	Dover-Peoples Bank	Dover	17,819	155
160	American Bank	St. Joseph	17,771	166
161	Warren County Bank	McMinnville	17,768	130
162	Bank of Halls	Halls	17,697	151
163	Security Bank & Trust Co.	Centerville	17,644	153
164	Bank of Tennessee	Kingsport	17,434	157
165	Fentress County Bank	Jamestown	17,004	170
166	American City Bank & Trust	Tullahoma	16,865	181
167	Bank of Gleason	Gleason	16,810	173
168	Bank of Celina	Celina	16,717	169
169	City & County Bank of Monroe County	Tellico Plains	16,714	175
170	Bank of Commerce	Trenton	16,664	150
171	First State Bank	Linden	16,662	171
172	Wayne County Bank	Waynesboro	16,404	172
173	Bank of Troy	Troy	16,381	168
174	City & County Bank of Jefferson County	White Pine	16,373	159

1979 Rank	Name of Bank	Location	Total Assets	1978 Rank
175	Peoples Bank	Clifton	16,320	200
176	Southern United Bank of McMinn County	Etowah	16,270	161
177	Citizens Bank & Trust Co.	Wartburg	16,263	174
178	Citizens Bank	Hartsville	16,192	160
179	Reelfoot Bank	Hornbeck	16,088	163
180	First State Bank	Kenton	15,611	183
181	Greenfield Banking Co.	Greenfield	15,525	178
182	Coalmont Savings Bank	Coalmont	15,397	179
183	Sequatchie County Bank	Dunlap	15,339	177
184	Decatur County Bank	Decaturville	15,252	176
185	Citizens State Bank	Parsons	14,855	192
186	First Citizens Bank of Hohenwald	Hohenwald	14,771	NB**
187	Peoples Bank	Vanleer	14,164	185
188	Liberty Bank of Brentwood	Brentwood	14,086	202
189	Citizens State Bank	Trenton	13,994	191
190	Bank of Hartsville	Hartsville	13,979	190
191	First State Bank of Fayette County	Somerville	13,952	184
192	Meigs County Bank	Decatur	13,943	193
193	Liberty Bank of Tennessee	Spring City	13,803	180
194	Munford Union Bank	Munford	13,690	199
195	Bank of Bradford	Bradford	13,623	188
196	Pickett County Bank & Trust Company	Byrdstown	13,422	182
197	United Security Bank	Mt. Carmel	13,205	216
198	Merchants and Farmers Bank	Greenback	13,088	196
199	Bank of Middleton	Middleton	13,075	195
200	Alcoa Banking Company	Alcoa	13,008	201
201	Farmers & Merchants Bank	Dyer	13,008	197
202	Union Bank	Jellico	12,751	204
203	Bank of Adamsville	Adamsville	12,739	208
204	Erin Bank & Trust Company	Erin	12,709	206
205	Riceville Bank	Riceville	12,657	186
206	Citizens State Bank	South Pittsburg	12,641	189
207	Chester County Bank	Henderson	12,638	210
208	Bells Banking Company	Bells	12,378	209
209	First Security Bank	Erwin	12,370	203
210	Citizens State Bank	McMinnville	12,231	205
211	First Bank & Trust	Tracy City	12,080	194
212	Sunbright Bank & Trust Co.	Sunbright	12,008	220
213	Commercial Bank	Obion	11,828	211
214	Farmers & Merchants Bank	Adamsville	11,445	207
215	Liberty State Bank of Dekalb County	Liberty	11,436	219
216	City & County Bank of Greene County	Greeneville	11,325	187
217	Watauga Valley Bank	Elizabethton	11,198	229
218	Bank of Friendship	Friendship	11,193	214
219	White County Bank	Sparta	10,988	223

1979 Rank	Name of Bank	Location	Total Assets	1978 Rank
220	Citizens Bank	Gainesboro	10,894	213
221	Bank of Obion County	Elbridge	10,766	228
222	Farmers State Bank	Scotts Hill	10,734	218
223	Benton Banking Company	Benton	10,695	198
224	Farmers Bank	Trimble	10,601	224
225	Whiteville Savings Bank	Whiteville	10,461	225
226	Bank of Eagleville	Eagleville	10,290	212
227	Gates Banking & Trust Co.	Gates	10,259	217
228	Medina Banking Company	Medina	10,131	221
229	Bank of Clarksville	Clarksville	9,978	262
230	Cheatham State Bank	Kingston Springs	9,959	235
231	Coffee County Bank	Manchester	9,955	233
232	Commercial Bank of Clairborne County	Harrogate	9,728	238
233	Robertson State Bank	Springfield	9,680	215
234	Bank of Dyer	Dyer	9,576	234
235	Citizens Bank	Sneedville	9,553	222
236	Bank of Perry County	Lobelville	9,511	230
237	Farmers Bank	Cornersville	9,232	227
238	Farmers Bank	Woodland Mills	8,565	232
239	United Citizens Bank of Cheatham County	Ashland City	8,524	226
240	Citizens Fidelity Bank	Bristol	8,354	NB**
241	United American Bank in Dickson County	Dickson	8,276	239
242	Citizens Bank	Collierville	7,975	242
243	Moscow Savings Bank	Moscow	7,852	243
244	Bank of Portland	Portland	7,830	255
245	Citizens Bank of Dunlap	Dunlap	7,830	231
246	Bank of Cannon County	Woodbury	7,822	237
247	Peoples Bank	Sardis	7,798	241
248	Carroll County Bank	Huntingdon	7,773	236
249	Peoples Bank of Crossville	Crossville	7,381	NB**
250	Bank of Niota	Niota	7,319	244
251	Bank of Frankewing	Frankewing	7,236	247
252	Oakland Deposit Bank	Oakland	7,209	240
253	Merchants Planters Bank	Toone	7,126	249
254	First State Bank	Maynardville	7,094	251
255	Johnson County Bank	Mountain City	7,047	246
256	Farmers & Merchants Bank	White Bluff	6,945	248
257	First State Bank	Chapel Hill	6,904	245
258	Farmers & Merchants Bank	Trezevant	6,834	250
259	Citizens Cumberland City	Cumberland City	6,510	256
260	Farmers Bank & Trust	Puryear	6,415	252
261	Clay County Bank	Celina	6,365	261
262	Citizens Bank	Spencer	5,930	257
263	Security Bank & Trust Co.	Cottage Grove	5,819	270
264	Planters Bank	Maury City	5,670	254
265	Farmers & Merchants Bank	Bumpus Mills	5,542	259
266	Bank of Yorkville	Yorkville	5,475	260

1979 Rank	Name of Bank	Location	Total Assets	1978 Rank
267	Farmers & Merchants Bank	Bethpage	5,355	263
268	Bledsoe County Bank	Pikeville	5,048	253
269	Brighton Savings Bank	Brighton	4,944	264
270	Peoples Bank & Trust Co.	Byrdstown	4,796	276
271	Oneida Bank & Trust	Oneida	4,693	258
272	Farmers Bank & Trust	Indian Mound	4,119	269
273	Farmers & Merchants Bank	Limestone	3,962	266
274	Citizens Bank & Trust	Atwood	3,919	268
275	Dukedom Bank	Dukedom	3,708	267
276	Bank of Belfast	Belfast	3,379	274
277	Bank of Orlinda	Orlinda	3,369	271
278	Bank of Mason	Mason	3,104	273
279	Home Banking Company	Finger	3,018	275
280	The Lauderdale County Bank	Halls	2,904	NB**
281	Southern United Bank of Polk County	Benton	2,662	272
282	Meltons Bank	Gassaway	371	277

**NB: New Bank

LARGEST COMMERCIAL BANKS IN TENNESSEE BY DEPOSIT SIZE

December 31, 1979

1979 Rank	Name of Bank	City	Total Deposits (000)	1978 Rank
1	First Tennessee National, N.A.	Memphis	1,279,341	1
2	First American National Bank	Nashville	1,173,571	2
3	Third National Bank	Nashville	1,101,099	3
4	Commerce Union Bank	Nashville	949,102	4
5	Union Planters Bank	Memphis	765,284	5
6	National Bank of Commerce	Memphis	567,197	6
7	American National Bank & Trust Company	Chattanooga	539,848	7
8	United American Bank	Knoxville	472,539	8
9	Park National Bank	Knoxville	371,930	9
10	First Tennessee Bank, N.A.	Chattanooga	362,272	10
11	First National Bank of Sullivan County	Kingsport	232,244	12
12	Memphis Bank & Trust	Memphis	222,976	11
13	Commercial & Industrial Bank	Memphis	188,920	13
14	Nashville City Bank & Trust	Nashville	165,269	16
15	Valley Fidelity Bank & Trust Company	Knoxville	152,180	14
16	United American Bank	Nashville	146,628	17
17	Pioneer Bank	Chattanooga	146,626	15
18	Bank of Maryville	Maryville	144,947	18
19	Bank of Knoxville	Knoxville	122,045	19
20	First National Bk. of Jackson	Jackson	112,512	20

REGISTERED BANK HOLDING COMPANIES IN TENNESSEE
(REPORT OF CONDITION AS OF DECEMBER 31, 1979)
(000)

	IPC Deposits	Total Deposits
Ancorp Bancshares, Inc.		
American National Bank & Trust, Chattanooga	411,249	539,848
Hamilton Bank of Johnson City	89,770	104,186
TOTALS	501,019	644,034
Barretville Bank & Trust Company		
Barretville Bank & Trust Company	82,735	89,309
The Somerville Bank & Trust Company	30,763	33,406
TOTALS	113,498	122,715
Clover Bottom Estates, Inc., Hendersonville		
Bank of Hendersonville	16,139	18,328
Farmbanc Corporation		
Farmers Bank & Trust, Winchester	29,198	35,300
Financial General Bankshares, Inc.		
Valley Fidelity Bank & Trust, Knoxville	145,814	152,180
First Amtenn Corporation		
City National Bank of Memphis	30,219	32,040
Farmers Exchange Bank, Union City	37,026	46,208
Farmers-Peoples Bank, Milan	30,134	33,335
First American Bank, Knoxville	51,420	60,916
First American National Bank, Nashville	922,801	1,164,000
The Cleveland National Bank, Cleveland	57,209	60,515
The First National Bank of Tullahoma	23,428	28,247
Union-Peoples Bank, Clinton	68,634	74,745
TOTALS	1,220,871	1,500,006
First Central Corporation		
The First Central Bank, Smithville	13,329	16,539
First Citizens Bancorp		
First Citizens Bank, Cleveland	22,465	26,260
First National Bancshares Corporation		
The First National Bank, Lexington	32,222	36,979
First and Peoples National Bank		
First and Peoples National Bank, Gallatin	29,451	32,049
First and Peoples Trust Company		
The Farmers and Merchants Bank, Bethpage	4,224	4,856

REGISTERED BANK HOLDING COMPANIES IN TENNESSEE
(REPORT OF CONDITION AS OF DECEMBER 31, 1979)
. (000)

	IPC Deposits	Total Deposits
First Tennessee National Corporation		
First Tennessee Bank N.A., Murfreesboro	21,671	26,539
First Tennessee Bank, N.A., Chattanooga	284,749	362,272
First Tennessee Bank, N.A., Kingsport	45,633	48,789
First Tennessee Bank, N.A., Cookeville	66,568	75,702
First Tennessee Bank, N.A., Memphis	1,039,832	1,279,341
First Tennessee Bank, N.A., Nashville	48,466	52,580
First Tennessee Bank, Dyersburg	34,039	40,701
First Tennessee Bank, Gallatin	17,979	20,175
First Tennessee Bank, Jackson	25,738	28,872
First Tennessee Bank, Jonesboro	59,857	64,789
First Tennessee Bank, Knoxville	99,470	102,540
First Tennessee Bank, Morristown	22,693	25,098
First Tennessee Bank, Mosheim	16,499	17,430
TOTALS	1,783,194	2,144,828
Gallatin Bancshares, Inc.		
Bank of Gallatin	33,329	36,203
General Bancshares Corp., St. Louis		
Commercial and Industrial Bank, Memphis	167,301	188,920
Goodlettsville Bancshares, Inc.		
The Bank of Goodlettsville	50,726	58,014
Harrogate Corporation		
Commercial Bank of Claiborne County	8,007	8,212
Memphis Trust Company		
Memphis Bank & Trust Company	165,055	222,976
National Commerce Bank Corporation		
National Bank of Commerce, Memphis	449,209	567,196
NBC Corporation		
The First National Bank of Gibson, Humboldt	17,480	18,580
The National Bank of Commerce, Jackson	79,315	93,877
TOTALS	96,795	112,457
SWG Financial Enterprises		
Hamilton Bank of Morristown	46,878	49,741
Sunbright, Inc.		
Peoples Bank & Trust Co., Wartburg	9,703	11,025
Tennessee National Bancshares, Inc.		
Bank of Cannon County, Woodbury	6,232	7,023

REGISTERED BANK HOLDING COMPANIES IN TENNESSEE
(REPORT OF CONDITION AS OF DECEMBER 31, 1979)
(000)

	IPC Deposits	Total Deposits
Tennessee National Bancshares, Inc. (Continued)		
Blount National Bank, Maryville	82,151	99,103
Citizens State Bank, McMinnville	9,723	10,743
Merchants & Farmers Bank, Greenback	11,166	11,861
TOTALS	109,272	128,730
Tennessee Valley Bancorp, Inc.		
Citizens Bank, Elizabethton	35,817	41,667
Commerce Union Bank, Nashville	775,852	949,102
Commerce Union Bank, Chattanooga	43,336	50,487
Commerce Union Bank of Lawrence, Lawrenceburg	33,866	38,310
Commerce Union Bank, Memphis	67,070	79,892
Commerce Union Bank of Rutherford, Murfreesboro	56,497	68,361
Commerce Union Bank of Sumner Co., Gallatin	33,512	41,758
First Trust & Savings Bank, Clarksville	53,205	67,529
Mountain Empire Bank, Johnson City	25,117	28,655
Old & Third National Bank, Union City	54,144	62,871
The First National Bank, Greeneville	54,815	59,701
The Union Bank, McEwen	22,745	24,449
TOTALS	1,255,976	1,512,782
Third National Corporation		
Bank of Knoxville	99,102	122,045
Bank of Obion County, Elbridge	8,725	9,661
Citizens Bank, Savannah	17,471	19,614
Merchants Bank, Cleveland	55,394	60,963
The Bank of Sevierville	41,282	43,800
The First National Bank, Lawrenceburg	45,078	47,318
The Union Bank, Pulaski	46,245	52,372
Third National Bank, Nashville	857,055	1,072,923
TOTALS	1,170,352	1,428,696
Townsend Financial Corporation		
Farmers Bank, Parsons	16,980	21,690
Traders Holding Company		
The Traders National Bank, Tullahoma	23,102	29,061
Union Planters Corporation		
Union Planters National Bank, Memphis	668,836	764,784
United Tennessee Bancshares Corporation		
National Bank of Commerce, Memphis	449,209	567,196

COUNTY BANKING PROFILE

County	Total Bank Deposits (000)	Deposits Per Bank	Population Per Bank	Population Per Office
Anderson	208,664	52,166	16,475	3,295
Bedford	101,206	33,735	8,933	2,977
Benton	63,523	31,761	6,700	3,350
Bledsoe	21,625	10,812	4,250	4,250
Blount	229,397	57,349	18,875	3,973
Bradley	178,414	44,603	15,700	3,488
Campbell	98,554	19,710	6,420	3,566
Cannon	38,749	12,916	3,133	1,880
Carroll	106,391	17,731	4,566	1,957
Carter	82,094	27,364	15,866	3,966
Cheatham	39,181	13,060	6,300	3,150
Chester	42,608	14,202	8,033	2,420
Claiborne	61,018	20,339	8,800	5,280
Clay	16,406	8,203	3,450	2,300
Cocke	61,729	30,864	14,250	3,166
Coffee	107,392	17,898	5,883	2,715
Crockett	55,745	9,290	2,433	1,825
Cumberland	74,149	37,074	13,600	4,533
Davidson	3,083,120	385,390	56,400	3,728
Decatur	43,189	14,396	3.333	3,333
Dekalb	57,047	14,261	3,200	1,600
Dickson	81,509	16,301	5,660	2,850
Dyer	143,125	35,781	8,450	3,380
Fayette	49,158	12,289	6,250	4,166
Fentress	32,496	16,248	7,300	4,866
Franklin	77,847	19,461	7,600	2,763
Gibson	195,589	15,045	3,676	2,078
Giles	125,130	31,282	5,850	1,950
Grainger	20,728	20,728	16,900	5,633
Greene	141,531	35,382	13,025	3,064
Grundy	22,521	11,260	6,200	2,066
Hamblen	142,148	35,537	11,275	3,006
Hamilton	1,044,690	174,115	44,933	4,084
Hancock	8,075	8,075	6,700	6,700
Hardeman	66,190	13,238	4,620	2,566
Hardin	50,955	16,985	6,966	2,322
Hawkins	99,738	33,246	13,100	3,930
Haywood	61,622	20,540	7,200	3,085

COUNTY BANKING PROFILE

County	Total Bank Deposits (000)	Deposits Per Bank	Population Per Bank	Population Per Office
Henderson	72,101	18,025	5,000	4,000
Henry	95,362	23,840	6,600	3,300
Hickman	41,224	20,612	7,100	7,100
Houston	9,751	9,751	9,751	9,751
Humphreys	47,863	23,931	7,600	3,040
Jackson	26,410	13,205	4,400	1,466
Jefferson	71,370	17,842	7,325	2,930
Johnson	28,907	14,453	6,950	4,633
Knox	1,206,397	172,342	43,200	4,382
Lake	20,272	10,136	3,550	1,420
Lauderdale	81,367	16,273	4,620	3,850
Lawrence	122,860	24,572	6,780	2,607
Lewis	25,060	12,530	4,350	4,350
Lincoln	97,568	24,392	6,325	2,108
Loudon	97,280	24,320	6,825	1,820
McMinn	115,966	19,327	6,616	2,335
McNairy	64,877	12,975	4,320	2,160
Macon	53,035	26,517	7,500	3,000
Madison	295,296	73,824	17,825	3,395
Marion	55,017	18,339	7,800	3,342
Marshall	83,920	16,784	3,660	1,830
Maury	182,909	45,727	12,075	3,018
Meigs	10,198	10,198	7,000	3,500
Monroe	79,791	26,597	9,066	2,266
Montgomery	223,258	55,814	20,025	4,005
Moore	17,579	17,579	4,000	4,000
Morgan	21,425	10,712	7,950	3,975
Obion	155,333	19,416	4,250	2,000
Overton	60,910	30,455	8,600	4,300
Perry	20,102	10,051	3,100	2,066
Pickett	11,260	11,260	4,400	4,400
Polk	63,532	15,883	3,300	1,466
Putnam	192,263	48,065	10,475	2,618
Rhea	65,178	21,726	7,566	2,522
Roane	117,104	39,034	14,900	4,063
Robertson	66,473	16,618	8,225	4,700
Rutherford	219,963	36,660	12,766	3,830

COUNTY BANKING PROFILE

County	Total Bank Deposits (000)	Deposits Per Bank	Population Per Bank	Population Per Office
Scott	58,018	19,339	5,933	2,542
Sequatchie	19,122	9,561	3,850	2,566
Sevier	126,356	21,059	6,166	2,312
Shelby	2,995,207	249,600	62,875	4,145
Smith	72,862	36,431	7,050	3,525
Stewart	27,247	6,811	2,325	1,860
Sullivan	328,050	82,012	34,625	5,129
Sumner	184,123	20,458	8,666	3,391
Tipton	83,010	13,835	5,350	3,210
Trousdale	23,852	11,926	2,800	1,400
Unicoi	19,515	9,757	7,850	7,850
Union	26,338	13,169	5,950	2,975
Van Buren	4,413	4,413	4,300	4,300
Warren	139,062	34,765	7,825	2,235
Washington	269,141	53,828	16,600	3,320
Wayne	39,870	13,290	4,500	1,928
Weakley	125,427	15,678	3,862	2,376
White	70,159	23,386	6,566	4,925
Williamson	170,253	34,050	10,100	3,607
Wilson	129,367	25,873	9,920	3,306
Tennessee	**16,263,826**	46,735	12,520	5,743
STANDARD METROPOLITAN STATISTICAL AREAS				
Chattanooga	1,247,563	69,309	16,666	3,260
Clarksville	416,437	52,054	10,012	2,288
Tri-Cities	1,101,632	50,074	14,736	3,242
Knoxville	1,670,796	98,282	26,805	4,068
Memphis	3,286,999	109,566	26,220	3,575
Nashville	3,973,989	94,618	18,714	3,638
Tennessee (SMSA's)	11,697,416	85,382	19,951	3,526

NOTE: This data was calculated from the FDIC booklet, Summary of Deposits in all Commercial and Mutual Savings Bank, June 30, 1978, and Provisional Estimates of the Population of Tennessee, July 1, 1978, which were provided by the Tennessee State Planning Office.

PROFILE OF
COMPOSITE DATA:
STATE BANKS

STATE CHARTERED COMMERCIAL BANKS

COMPARATIVE STATEMENT OF CONDITION

(000)

ASSETS:	31 DEC 77 274 State Banks	% Change	31 DEC 78 277 State Banks	% Change	31 DEC 79 282 State Banks
1. Cash and due from banks	909,690	7.40	977,068	- 1.99	957,551
2. U. S. Treasury securities	864,629	- .84	857,334	1.38	869,231
3. Oblig. of U. S. Government	420,118	16.18	488,133	37.65	671,922
4. Oblig. of states and subdivisions	923,249	11.37	1,028,287	4.15	1,071,040
5. Other bonds and debentures	18,807	-39.71	11,337	27.98	14,510
6. Corporate stock	3,232	13.83	3,679	17.74	4,332
7. Trading account securities	7,823	-87.53	975	160.82	2,543
TOTAL CASH AND INVESTMENTS:	3,147,548	6.96	3,366,813	6.66	3,591,129

ASSETS:	31 DEC 77 274 State Banks	% Change	31 DEC 78 277 State Banks	% Change	31 DEC 79 282 State Banks
8. Federal funds sold	313,453	- 3.77	301,627	85.58	559,775
9. a. Total loans	5,260,471	15.47	6,074,626	6.32	6,459,116
b. Reserve for loan losses	48,282	13.53	54,817	12.42	61,629
c. Net loans	5,212,189	15.49	6,019,809	6.27	6,397,487
10. Direct lease financing	443	894.13	4,404	11.42	4,907
11. Bank premises and fixtures	179,616	14.09	204,941	14.87	235,420
12. Real estate owned	25,450	12.97	22,147	29.47	28,675
13. Investments in subsidiaries	767	109.90	1,610	6.83	1,720
14. Customers liabilities on acceptances	28,455	39.44	39,678	56.73	62,189
15. Other assets	109,718	34.20	147,245	11.58	164,297
TOTAL NET LOANS AND OTHER ASSETS:	5,870,091	14.84	6,741,461	10.57	7,454,470
16. TOTAL ASSETS	9,017,639	12.09	10,108,274	9.27	11,045,599

LIABILITIES:	31 DEC 77 274 State Banks	% Change	31 DEC 78 277 State Banks	% Change	31 DEC 79 282 State Banks
17. Demand deposits, I. P. C.	2,147,782	10.55	2,374,585	1.81	2,417,620
18. Time and savings deposits, I. P. C.	4,517,884	10.02	4,970,756	16.67	5,799,781
19. Deposits of U. S. Government	54,726	- 17.04	45,400	23.00	34,958
20. Deposits of states and subdivisions	1,056,204	13.88	1,202,879	7.64	1,110,941
21. Deposits of foreign governments	0	100.00	3	-100.00	0
22. Deposits of commercial banks	225,700	- 15.86	189,891	.96	191,719
23. Certified and officers checks	57,212	40.77	80,538	14.79	68,619
24. TOTAL DEPOSITS	8,059,508	9.98	8,864,052	8.56	9,623,638
a. Total demand deposits	2,536,091	9.74	2,783,157	1.76	2,832,231
b. Total time and savings deposits	5,523,417	10.09	6,080,895	11.68	6,791,407

LIABILITIES:	31 DEC 77 274 State Banks	% Change	31 DEC 78 277 State Banks	% Change	31 DEC 79 282 State Banks
25. Federal funds purchased	119,680	85.39	221,886	22.27	271,314
26. Other liabilities for borrowed money	2,025	1,298.22	28,314	- 1.98	27,752
27. Mortgage indebtedness	5,107	121.18	11,245	49.11	16,768
28. Acceptances executed and outstanding	29,223	39.11	40,653	52.99	62,198
29. Other liabilities	97,251	58.95	154,583	6.35	164,412
30. TOTAL LIABILITIES	8,312,794	12.12	9,320,733	9.06	10,166,082
31. Subordinated notes and debentures	46,532	- .88	46,121	14.98	53,034

EQUITY CAPITAL:	31 DEC 77 274 State Banks	% Change	31 DEC 78 277 State Banks	% Change	31 DEC 79 282 State Banks
32. Preferred Stock	400	0	400	8.07	723
33. Common Stock	149,257	6.15	158,449	7.77	170,758
34. Surplus	186,320	16.24	216,581	7.77	233,420
35. Undivided Profits	296,020	16.96	346,245	15.52	399,993
36. Reserve for Contingencies	26,316	-24.96	19,745	9.34	21,589
37. TOTAL EQUITY CAPITAL	658,313	12.62	741,420	11.47	826,483
38. TOTAL LIABILITIES AND EQUITY CAPITAL	9,017,639	12.09	10,108,274	9.27	11,045,599

Condition of 282 Banks and 552 Branches at the Close of Business December 31, 1979, Compared with 277 Banks and 517 Branches on December 31, 1978.

PERCENTAGE DISTRIBUTION OF ASSETS: RECENT TRENDS

	12-31-76 273 State Banks	12-31-77 274 State Banks	12-31-78 277 State Banks	12-31-79 282 State Banks
Cash and Due	10.57	10.09	9.66	8.67
U. S. Government Obligations	14.80	14.25	13.31	13.95
All Other Bond and Securities	11.41	10.48	10.32	9.89
Loans and Discounts (Gross)	56.15	58.34	60.09	58.48
Federal Funds Sold	4.02	3.48	2.98	5.07
Banking House & Fixtures	1.98	1.99	2.02	2.13
Real Estate & Investments	.30	.29	.23	.28
Other Assets	1.11	1.22	1.46	1.49
	*	*	*	*

* Due to rounding the sum of the columns may not equal 100%

PERCENTAGE DISTRIBUTION OF LIABILITIES AND CAPITAL ACCOUNTS: RECENT TRENDS

	12-31-76 273 State Banks	12-31-77 274 State Banks	12-31-78 277 State Banks	12-31-79 282 State Banks
Total Deposits	89.27	89.37	87.69	87.13
Demand	(28.43)	(28.12)	(27.53)	(25.64)
Time	(60.84)	(61.25)	(60.15)	(61.49)
Common Stock	1.71	1.66	1.56	1.55
Surplus	2.22	2.07	2.14	2.11
Undivided Profits & Reserves	3.53	3.28	3.42	3.82
All Other Liabilities	3.26	3.62	4.97	4.91
	*	*	*	*

* Due to rounding the sum of each column may not equal 100%

PROFILE
OF THE
STATE CREDIT UNION
SYSTEM

COMPOSITE STATEMENT OF CONDITION· RECENT TRENDS

(Thousands of Dollars)

	12-31-75 268 State Banks	12-31-76 273 State Banks	12-31-77 274 State Banks	12-31-78 277 State Banks	12-31-79 282 State Banks
Cash Reserve	644,783	829,167	909,690	977,068	957,551
U. S. Government Oblig.	922,743	1,160,514	1,284,747	1,345,467	1,541,153
Loans and Discounts	3,749,999*	4,402,590	5,260,471	6,074,626	6,459,116
Demand Deposits	1,884,383	2,228,989	2,536,091	2,783,157	2,832,231
Time Deposits	3,918,352	4,770,193	5,523,417	6,080,895	6,791,407
Total Deposits	5,802,735	6,999,182	8,059,508	8,864,052	9,623,638
Total Assets	6,644,378	7,840,253	9,017,639	10,108,274	11,045,599

* Includes Federal Funds sold

SELECTED STATE BANK COMPOSITE RATIOS: RECENT TRENDS

	31 DEC 76 273 State Banks	31 DEC 77 274 State Banks	31 DEC 78 277 State Banks	31 DEC 79 282 State Banks
Cash and Due/Total Deposits	11.84	11.29	11.02	9.95
Cash, Bonds and Sec./Total Deposits	41.21	39.05	37.98	37.31
Demand Deposits/Total Deposits	31.84	31.47	31.39	29.43
Time Deposits/Total Deposits	68.15	68.53	68.60	70.57
Loans/Deposits	62.90	65.27	68.53	67.12
Loans (Net)/Deposits				66.48*
Equity Capital/Total Deposits	8.36	8.17	8.36	8.59
Total Capital/Total Deposits	8.89	8.74	8.88	9.14
Loan Reserve/Loans	.97	.92	.90	.95
Equity Capital/Risk Assets	11.14	10.68	10.49	10.13
Total Capital/Risk Assets	11.84	11.43	11.15	10.78
Loans/Total Assets	56.15	58.34	60.09	58.48
Loans (Net)/Total Assets				57.92*
Total Capital/Total Assets	7.93	7.82	7.79	7.96
Equity Capital/Loans	13.29	12.51	12.20	12.79
Total Capital/Loans	14.13	13.39	12.96	13.62

* Loans net unearned interest

STATE CHARTERED COMMERCIAL BANKS

COMPARATIVE STATEMENT OF INCOME

(000)

	31 DEC 77 274 State Banks	% Change	31 DEC 78 277 State Banks	% Change	31 DEC 79 282 State Banks
Total Operating Income	$670,426	20.2%	$805,916	24.6%	$1,004,408
Average Bank Oper. Income	2,446	18.9	2,909	21.8	3,562
Total Operating Expenses	586,962	21.0	710,557	25.5	891,647
Average Bank Oper. Exp.	2,142	19.7	2,565	23.3	3,162
Income Before Taxes & Sec. Gain	83,464	14.2	95,389	18.2	112,761
Average Bank	304	13.1	344	16.3	400
Net Income	70,842	16.7	82,701	15.7	95,694
Average Bank Net Income	258	15.5	298	13.8	339

CONDITION OF INDIVIDUAL STATE CHARTERED CREDIT UNIONS

December 31, 1979

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
A. P. B. Co. Empls. Sav. Assn.	Chattanooga	143,211	86,862	136,486	
A. U. B. Empls.	Athens	90,422	66,247	75,790	
Aladdin Empls.	Nashville	1,205,608	984,730	676,421	405,089
Allied Printing Plant Empls.	Chattanooga	174,475	168,629	152,937	
Alsimag	Chattanooga	2,717,943	2,354,551	1,937,598	469,584
Amana Empls.	Fayetteville	106,445	46,687	103,973	
Amerco Empls. Sav. Assn.	Chattanooga	153,457	123,877	139,323	
American Uniform	Cleveland	938,986	900,108	697,164	86,839
APCO Empls.	Athens	186,961	161,768	178,506	
Armira Corporation	Bolivar	137,150	83,296	126,245	
Athens Furniture Inc. Empls.	Athens	115,023	104,428	104,327	
Baptist Board Empls.	Nashville	7,916,271	7,004,216	3,940,277	3,553,691
Baptist Empls.	Memphis	27,279	24,717	26,582	
Baptist Hospital	Nashville	766,370	748,950	484,412	170,648
Baptist Hospital Empls.	Knoxville	298,939	290,541	269,227	
Barbers Local 415	Chattanooga	77,734	64,540	65,870	140
BCBST Empls.	Chattanooga	506,943	428,271	422,522	40,000
Bedford Co. Hosp. & Nursing Home Empls.	Shelbyville	8,830	7,130	8,136	
Bemis Empls	Bemis	899,499	763,879	820,676	
Blazer	Cleveland	263,479	255,012	234,081	
Bledsoe County Teachers	Pikeville	18,092	16,717	15,088	
Blue Flame	Nashville	864,671	831,860	699,752	
Blue Ridge	Kingsport	2,001,289	1,588,120	1,805,613	
BMH Empls.	Maryville	504,520	455,243	433,194	
Bowaters Empls.	Calhoun	9,827,591	9,040,986	5,170,713	3,746,905
BRC Sav. Assn.	McMinnville	142,909	91,260	120,023	
Bristol Tennessee Elec. Sys.	Bristol	127,693	106,139	86,442	26,000

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
Bristol Tenn. Teachers	Bristol	467,032	415,401	404,443	
Brock Empls.	Chattanooga	366,038	311,774	325,459	20
Brownie	Cleveland	137,977	131,164	116,821	
Buffalo	Johnson City	178,022	65,166	154,149	
C.B.&T. Empls.	Chattanooga	108,602	83,749	101,637	
C.P.M. Empls.	Cleveland	69,064	50,672	65,996	
C-M Educational Assn.	Clarksville	251,236	241,473	239,324	
Caney Fork Cooperative	McMinnville	269,569	201,841	240,753	
Card Empls.	Chattanooga	100,760	90,881	92,344	
Carta Empls.	Chattanooga	211,781	159,985	189,611	
Cascade Empls.	Memphis	11,092	7,411	8,280	
Casco	Nashville	552,336	535,412	501,130	
Cavalier	Chattanooga	162,055	126,769	145,781	
CCMH	Elizabethton	89,206	75,757	79,832	
CECO of Milan	Milan	39,917	25,498	37,702	
Cedars of Lebanon	Lebanon	679,870	645,364	367,685	294,467
CEMC Empls.	Clarksville	256,959	217,025	233,731	
Chattanooga Dupont Empls.	Chattanooga	10,293,953	7,979,911	6,997,895	1,951,400
Chattanooga Federal Empls.	Chattanooga	4,900,269	4,469,380	4,006,402	459,559
Chattanooga Gas Company	Chattanooga	257,252	186,837	231,658	
Chattanooga Mem. Hosp. Empls.	Chattanooga	831,063	762,964	772,581	
Chromasco Empls.	Memphis	221,673	194,829	185,423	
City Empls.	Chattanooga	3,091,185	2,623,192	2,276,961	336,200
City Empls.	Knoxville	5,441,998	4,626,815	2,283,375	2,806,952
City of Jackson Empls.	Jackson	698,091	611,892	519,267	77,000
City of Johnson City Empls.	Johnson City	82,938	53,934	78,398	
City of Memphis	Memphis	18,961,356	17,425,250	7,151,651	9,590,858
Cleveland-Jackson Sav. Assn.	Cleveland	80,635	66,026	59,206	
Clover Farm Dairy Empls.	Memphis	62,806	55,717	53,445	
Coats Empls.	Lavergne	62,141	36,321	46,173	
Cobble Chattanooga	Chattanooga	560,765	431,578	517,424	
Cobble-Muse Empls.	Chattanooga	88,205	71,105	80,699	
Coca-Cola Empls.	Chattanooga	479,609	344,936	422,910	
Collegedale	Collegedale	7,244,748	6,047,081	5,601,318	1,240,834

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
Collins Comfort Empls.	Cleveland	77,359	68,424	62,336	
Columbia Sponge	Columbia	796,443	679,083	586,684	118,000
Conalco Empls.	Jackson	2,166,045	2,007,135	1,929,940	
Consolidated Aluminum Columbia Empls.	Columbia	64,443	55,961	48,417	
Container Empls.	Bon Aqua	30,251	16,744	27,875	
Cooke Manufacturing Empls.	Cleveland	69,616	61,857	60,311	
Cooperative	Nashville	109,995	104,992	79,688	14,384
Correction	Nashville	374,191	367,725	316,689	11,647
Corroon & Black	Nashville	740,177	691,335	305,486	377,988
Crane Chattanooga Empls.	Chattanooga	786,017	727,026	682,004	
Cumberland Corporation Empls.	Chattanooga	115,486	77,784	104,670	
Cumberland Teachers	Crossville	238,327	210,832	219,900	
D. Canale & Company Empls.	Memphis	131,092	70,930	114,657	
D. P. Empls.	Chattanooga	222,513	198,713	192,503	
D.P.W.	Nashville	1,818,834	1,788,214	1,332,785	396,270
Day Companies' Empls.	Memphis	14,279	10,873	8,303	
Diamond G. Sav. Assn.	Greeneville	251,820	224,710	192,740	22,000
Dixie Line	Nashville	2,260,678	2,036,425	1,982,481	
Dobbs-Life Savers Empls. Assn.	Memphis	2,076,285	1,851,915	1,578,139	340,968
Doctors Hosp. Empls.	Memphis	6,088	4,816	4,115	
Dodge Empls.	Rogersville	189,233	168,631	171,647	1,325
DOT	Nashville	1,023,201	948,185	941,959	20,000
Dremco	Shelbyville	567,332	502,173	521,550	
Dyersburg City Empls.	Dyersburg	123,713	119,359	101,582	
E.A.C.	Nashville	321,214	316,431	247,880	57,112
E.P.B. Empls.	Chattanooga	5,245,847	4,522,915	4,030,352	637,212
E-B Empls.	Memphis	35,988	29,769	33,541	
Eagle Bend Industrial Park Empls.	Clinton	110,180	104,298	100,206	
East Tennessee Educators'	Johnson City	795,613	708,563	742,079	11,500
Eastex-Bruce	Memphis	280,481	239,746	258,084	
Eastman	Kingsport	63,834,770	41,474,219	44,650,653	12,495,469
Eaton Corp. Gallatin	Gallatin	920,689	801,836	806,499	
Eaton-Humboldt Empls.	Humboldt	91,073	86,771	80,053	

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
Ecco	New Johnsnvle	201,034	145,347	173,439	
Eclipse Lookout Empls.	Chattanooga	71,185	49,884	57,675	
Electric Service	Nashville	6,387,443	5,719,932	3,599,803	2,022,196
Elizabethton Teachers	Elizabethton	729,070	677,708	650,275	
Empls. C U Coca-Cola Bottling Works	Nashville	156,209	145,513	136,086	
Employment Security	Nashville	3,250,172	3,077,986	2,552,815	198,413
Engineered Prod. Empls. Sav. Assn.	Dandridge	25,668	17,313	24,572	
EPCO	Shelbyville	965,643	864,141	749,758	111,000
Erlanger Hosp. Empls.	Chattanooga	2,185,411	1,679,805	1,864,275	
ESB Empls.	Memphis	75,530	64,833	66,138	
ET&WNC Empls.	Johnson City	539,717	269,937	385,779	
Fantastic Sam's	Memphis	71,382	46,210	69,381	
Forest Hill Dairy	Memphis	99,842	88,713	85,500	
Formex Company Empls.	Greeneville	392,045	352,330	363,849	
Fort Loudoun	Loudon	100,687	96,447	51,958	8,000
Fort Sanders Hosp. Empls.	Knoxville	611,914	594,690	491,983	
Free Press	Chattanooga	532,288	464,761	468,066	
Friendly Service	Nashville	666,610	453,820	460,005	94,640
Fulton Empls.	Knoxville	5,117,500	4,561,140	4,141,534	462,102
FWFC Empls.	Nashville	14,319	12,290	12,451	
Gallatin Steam Plant	Gallatin	1,130,537	929,512	1,027,181	
GAPCO Empls.	Gallatin	15,763	4,390	15,276	
Genesco Empls. Credit Assn.	Nashville	15,273,490	14,228,547	8,456,268	5,466,891
GGT Schools Empls.	Greeneville	249,173	227,384	218,530	
Gibson Co. Health Services	Trenton	45,797	30,314	33,617	
Gilman Empls. Sav. Assn.	Chattanooga	165,133	140,065	150,396	
Gleason H.I. Savers'	Gleason	85,195	68,103	78,067	
Goldsmith Empls.	Memphis	1,501,101	707,368	1,213,686	
Goodyear Tire & Rubber Empls.	Union City	392,257	316,970	369,978	1,221
Government Empls. CU of East Tennessee	Mountain Home	2,916,973	2,440,604	2,241,977	320,780
Great Lakes	Elizabethton	364,002	342,990	339,368	
Green Charger	Harrison	292,889	259,212	283,721	
Green Mfg. Empls.	Greeneville	156,496	92,520	137,176	

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
Greeneville City Empls.	Greeneville	388,326	381,474	361,276	
Greeneville Works Empls. Sav. Assn.	Greeneville	95,802	89,598	84,169	
Guaranty Mortgage	Nashville	22,862	20,194	11,223	
H.I.S. Bruceton Sav. Assn.	Bruceton	375,877	356,608	315,361	481
H.I.S. Hohen' Assn.	Hohenwald	112,821	84,169	92,158	
Hamblen Co. Educators'	Morristown	117,326	98,624	103,814	
Happy Valley	Elizabethton	5,052,750	4,543,512	2,145,297	2,263,623
Hardin County Hosp. Empls.	Savannah	68,995	60,252	33,621	25,500
Harman International	Bolivar	192,398	187,408	177,033	
Health Workers	Nashville	2,079,445	1,728,854	1,552,730	451,000
Heil-Quaker Empls.	Lewisburg	1,434,737	1,066,088	1,273,761	
Hermitage	Nashville	731,495	630,252	584,168	120,200
Holiday Inns Empls. Sav. Assn. Inc.	Memphis	6,040,461	4,915,721	4,755,688	443,694
Holley Industrial Empls.	Paris	3,474,523	2,699,026	2,699,520	338,000
Holliston Mills Empls.	Kingsport	207,232	203,710	164,235	35,030
Holmes Empls.	Chattanooga	240,047	188,457	212,752	
Holston Valley Community Hosp.	Kingsport	234,034	212,430	190,244	18,000
Humko	Memphis	361,327	340,279	329,759	
Hurd Empls.	Greeneville	149,035	129,035	131,733	
IBEW Local 846	Chattanooga	486,744	471,826	349,922	
Ideal Empls.	Murfreesboro	59,437	50,596	48,218	
Illinois Central Gulf Empls.	Memphis	1,987,860	1,870,688	1,774,435	65,000
Indian Path Hosp. Empls. Sav. Assn.	Kingsport	18,586		18,489	
Industrial	Lewisburg	103,337	98,252	95,161	
Ironworkers Local 704	Chattanooga	65,306	63,649	57,357	
J.H.J. Empls.	Springfield	58,222	54,458	35,858	
J.H.S. Empls.	Humboldt	48,378	40,485	38,821	
J.M.C. Hosp. Empls.	Jackson	281,793	273,748	226,992	
Jack Daniel Empls.	Lynchburg	360,307	300,191	341,359	
Jackson-Madison Co. Teachers	Jackson	3,939,923	3,546,805	3,070,092	443,000
Jamison Empls.	Nashville	121,074	103,505	91,266	
Jefferson Co. Educators	Dandridge	92,857	72,140	85,295	

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
Jefferson Memorial Hosp. Sav. Assn.	Jefferson City	49,856	36,935	45,397	
Jersey Farms Empls.	Nashville	204,951	155,459	166,958	
John Deere Empls.	Memphis	1,443,471	1,367,661	910,758	325,000
John Sevier TVA Empls.	Rogersville	1,040,930	917,984	946,999	
Johnson City Federal Empls.	Johnson City	193,832	168,869	165,606	
Johnsonville TVA Empls.	New Johnsnvle	2,527,561	2,239,343	2,093,131	155,350
Josten's Empls.	Shelbyville	78,243	66,938	67,990	
K.E.M.B.A. Memphis	Memphis	3,939,225	3,471,705	3,403,390	
Kern's Empls.	Knoxville	374,960	326,779	304,980	
Kingsport Postal & Federal Empls.	Kingsport	371,362	363,729	291,940	
Kingsport Press	Kingsport	2,249,560	2,020,745	1,714,428	
Kingston TVA Empls.	Kingston	1,715,331	1,385,812	1,575,331	
Knox Co. Empls.	Knoxville	329,563	316,910	304,991	
Knoxville News-Sentinel Empls.	Knoxville	819,593	675,497	587,163	140,473
Knoxville Post Office	Knoxville	6,028,426	5,426,772	4,628,081	991,679
Knoxville Real Estate	Knoxville	347,977	284,532	110,608	219,838
Knoxville Teachers	Knoxville	7,139,905	5,588,228	5,982,966	
Knoxville TVA Empls.	Knoxville	101,798,613	78,819,160	52,690,595	35,852,297
KRE	Dayton	104,263	94,866	93,987	
L.C.H. Empls.	Fayetteville	61,571	58,899	57,808	
L.M.P.C.O. Empls.	Lexington	86,180	68,785	67,811	196
La-Z-Boy Tenn. Empls. Sav. Assn.	Dayton	115,078	104,146	109,262	
Lakeside Empls.	New Johnsnvle	2,615,488	2,193,569	1,888,983	495,000
Langston Bag Co. Empls. Sav. Assn.	Memphis	20,710	19,932	19,252	
Lanier Clothes Empls. Cr. Assn.	Decherd	26,442		26,052	
League Central	Chattanooga	13,647,715	11,339,595	8,294,516	4,032,367
Lear Siegler Sav. Assn.	Morristown	78,852	64,710	71,578	
Leon-Ferenbach Empls.	Johnson City	67,444	56,290	40,327	
Lodge 2212	Cookeville	48,217	33,348	37,306	
Lowland	Lowland	5,789,252	4,180,774	5,117,904	
M.B.C. Empls.	Chattanooga	463,360	428,318	423,309	

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
M.H.A.	Memphis	376,819	359,856	295,965	
M.P.D. Empls.	Nashville	953,331	701,285	852,586	
M-R Industrial	Paris	311,116	275,652	233,652	23,000
Madison County Ind. Park Cr. Assn.	Jackson	453,231	364,925	404,784	27,500
Magic Chef Sav. Assn.	Cleveland	1,169,999	1,057,706	927,118	171,091
Magnavox Empls.	Greeneville	6,055,789	5,011,917	3,438,817	1,309,095
Marbruco	Nashville	139,772	133,071	115,154	
Maryville Municipal	Maryville	227,463	211,866	192,399	
Mason-Dixon Empls.	Kingsport	11,103,138	9,143,968	8,972,880	1,036,048
Maury Educators'	Columbia	279,516	147,218	123,106	131,764
McDowell Industries Empls.	Memphis	75,559	71,050	63,860	
McKee Bakery Empls.	Collegedale	1,186,641	1,002,881	927,949	
McKenzie Pajama Sav. Assn.	McKenzie	46,698	36,217	37,958	
McNairy Co. Educational	Selmer	60,436	52,514	52,310	
McQuiddy	Nashville	249,108	244,404	208,600	
Mead Harriman	Harriman	343,573	268,111	191,488	111,143
Mead Kingsport	Kingsport	7,441,478	6,097,645	6,473,312	
Medical Center	Crossville	142,340	141,045	110,200	
Meharry-Hubbard	Nashville	535,749	498,787	486,666	
Memorial Hosp. Sav. Assn.	Clarksville	503,430	477,560	445,026	
Memorial Hosp. Empls.	Johnson City	822,557	743,232	624,641	
Memphis Area Teachers'	Memphis	49,642,003	44,732,698	29,864,744	14,445,253
Memphis Furniture	Memphis	317,255	261,405	278,940	
Memphis Hardwood	Memphis	139,232	130,355	119,530	
Memphis Insurors Empls.	Memphis	27,314	25,174	25,915	450
Memphis Kimberly-Clark Empls.	Memphis	10,003,569	7,215,016	7,105,600	1,921,874
Memphis Protein Empls.	Memphis	57,588	53,308	44,743	
Memphis Publishing Co. Empls.	Memphis	2,955,421	2,819,026	1,482,295	1,315,575
Memphis Purina	Memphis	17,083	12,044	14,346	
Memphis St. Joseph Hosp. Empls.	Memphis	1,046,054	946,411	850,473	153,108
Memphis Works Empls.	Memphis	4,330,076	4,194,234	2,296,248	1,626,556
Metro Empls.	Nashville	1,510,038	1,452,770	1,408,195	4,148
Metropolitan Teachers	Nashville	490,392	453,078	359,151	

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
Mid-State Educators	Nashville	36,261,094	23,473,620	11,116,787	13,476,721
Miller's Empls. Sav. Assn.	Knoxville	977,763	873,139	898,752	
Modern Maid Sav. Assn.	Chattanooga	302,655	293,816	246,765	
Monsanto Empls.	Columbia	1,688,373	1,416,018	1,040,857	336,278
Morgan Co. Teachers	Wartburg	213,879	186,153	173,834	
Morrell Empls.	Memphis	1,066,178	988,093	808,368	166,026
Morristown Empls.	Morristown	137,658	119,754	124,981	
MTEMC	Murfreesboro	728,507	575,899	575,227	
Municipal Empls.	Kingsport	646,623	586,210	528,730	
Murray Ohio Sav. Assn.	Lawrenceburg	2,815,616	2,328,620	2,569,395	41,820
N.C.G. Empls.	Chattanooga	69,338	61,990	63,111	
N.G.H.	Nashville	731,472	644,394	658,550	16,400
Nabrico	Nashville	750,494	716,204	699,434	
Nashville Asbury	Nashville	5,100,206	4,498,368	2,344,711	2,436,913
Nashville Firemen's	Nashville	1,498,371	1,311,950	879,169	362,825
Nashville Memorial Hosp.	Madison	753,724	695,908	683,790	128
Nashville Post Office	Nashville	6,249,329	5,976,838	2,781,470	2,363,794
Nashville Teachers	Nashville	12,334,818	9,674,204	4,759,120	2,819,253
Nashville Transit	Nashville	555,080	485,547	530,933	
Nation Hosiery Empls.	Chattanooga	80,238	76,457	68,069	
Newport-Del Rio Sav. Assn.	Newport	37,312	22,476	33,427	
Newspaper and Printers	Nashville	1,583,142	1,480,095	1,417,381	
Niota Industrial Sav. Assn.	Niota	133,152	117,545	120,890	
NLTCS Empls.	Nashville	19,001	8,053	15,369	
North Electric Sav. Assn.	Johnson City	535,867	387,599	468,836	
North Side Hosp. Empls.	Johnson City	26,322	22,204	25,290	
O.C.F. Empls.	Jackson	508,357	398,797	456,094	
O.M.C. Empls.	Charleston	668,215	612,476	590,983	18,000
Oakley Fashions Empls.	Jackson	188,366	173,225	127,859	30,623
Olan Mills Sav. Assn.	Chattanooga	858,521	787,988	760,117	
Old Hickory Empls.	Old Hickory	46,458,242	43,604,827	31,667,712	10,865,920
Old Pig Iron	Memphis	178,493	139,258	164,470	
Olivet Baptist	Memphis	19,505	8,907	18,731	
Opryland Empls.	Nashville	85,701	70,696	80,699	
Ortec Empls.	Oak Ridge	661,018	608,266	532,194	87,000
Pafco	Chattanooga	140,330	130,279	87,747	41,626

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
Paramount Empls.	Murfreesboro	64,930	60,286	45,022	1,450
Paris-Henry Co. Empls.	Paris	56,508	50,578	51,306	
Park View Hosp.	Nashville	255,705	239,840	222,191	
Park West Hosp. Empls.	Knoxville	49,345	32,044	45,774	
Parkridge	Chattanooga	202,249	196,297	187,781	
Pathway	Cleveland	373,463	320,770	299,291	
Pet Milk Empls.	Greeneville	1,399,135	1,276,316	1,020,895	247,500
Plough's	Memphis	5,788,255	5,049,679	5,272,902	10,000
Polk County Teachers	Benton	56,548	51,195	49,952	
Polyloom	Dayton	30,838	29,736	25,645	
Postal Empls.	Jackson	1,874,164	1,706,298	1,663,552	
Postal Empls.	Memphis	5,137,770	4,590,035	4,019,022	368,000
Power Equipment Empls.	Knoxville	632,492	623,358	513,264	
Powermatic Empls.	McMinnville	108,445	76,710	95,823	
PRC Empls. Cr. Assn.	Paris	180,270	149,883	115,290	20,000
Preston Empls.	Cleveland	38,026	34,590	30,539	1,144
Printing Industry	Nashville	1,593,925	1,503,919	1,341,206	35,550
Professional Teachers	McMinnville	299,513	275,758	258,180	
Provident Empls.	Chattanooga	3,024,664	2,478,050	1,435,388	1,252,371
Pruett's and M. & J. Empls.	Chattanooga	145,541	136,021	114,836	
Purina Mills	Nashville	127,962	117,789	109,429	
R. G.	Rutherford	465,167	403,271	447,181	
Railway Mail Service	Memphis	1,494,337	1,339,660	618,428	703,000
Railway Postal Empls.	Nashville	436,337	243,916	257,667	
Red Food Empls. Sav. Assn.	Chattanooga	345,575	204,390	301,810	
Reichhold-Ferro Empls.	Nashville	862,324	730,304	600,236	78,000
Rhea-Dayton-Bryan	Dayton	80,281	75,889	71,131	
Richards Empls.	Memphis	288,266	266,361	254,050	
RMF Empls.	Chattanooga	494,676	446,351	429,281	
Roane Electric Empls.	Rockwood	298,175	197,242	262,625	
Rockwell-Jackson Empls.	Jackson	364,677	323,582	264,969	67,085
Rohm and Haas Empls.	Knoxville	4,142,284	3,702,387	3,497,758	
Roper Empls.	Chattanooga	120,668	117,082	72,170	
Saltillo Mfg. Co. Cr. Assn.	Saltillo	81,064	45,146	67,923	
Save With Brick	Nashville	143,690	128,269	99,859	
Scholze Tannery Empls.	Chattanooga	51,871	45,586	41,605	

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
Shelby Central	Memphis	51,882	27,506	50,811	
Signal Cement Workers	Chattanooga	731,491	605,254	608,911	
Signal Empls.	Chattanooga	358,657	274,411	297,910	
Simco Sav. Assn.	Chattanooga	152,525	97,990	132,906	
Slimco Empls.	Nashville	93,159	85,827	74,252	
Southern Bankers'	Knoxville	424,674	262,821	261,751	151,922
Southern	Chattanooga	5,489,581	4,978,733	4,606,453	
Southern Electronics Empls.	Greeneville	33,498	9,793	32,852	
Southern Railway Empls.	Knoxville	3,603,599	3,169,144	3,054,716	
Southern Silk Mills	Spring City	31,824	18,639	29,929	
SPA	Nashville	227,382	206,379	183,765	
St. John	Memphis	56,087	49,356	45,685	
St. Jude Empls.	Memphis	453,230	434,764	424,596	
St. Mary's Hosp. Empls.	Knoxville	958,205	876,420	639,096	268,791
St. Thomas Hosp. Empls.	Nashville	826,025	726,387	526,177	200,467
State Credit Union Share Insurance Corp.	Chattanooga	6,189,308	239,842	4,878,714	
Sullivan Co. Educational Assn.	Blountville	491,160	267,622	442,537	
Sumner County Memorial Hosp. Empls.	Gallatin	163,229	149,013	130,070	
Sun Empls.	Jackson	41,953	41,035	37,009	
Super Bubble Sav. Assn.	Memphis	152,362	108,315	137,068	
Swift-Chattanooga Empls.	Chattanooga	270,794	223,146	227,266	
T.E.C. Empls.	Chattanooga	116,494	110,065	96,029	36
T.F.B.	Chattanooga	26,781	10,566	25,575	
Taylor Machinery Co.	Memphis	219,637	98,207	203,124	
Tazewell Textile Empls.	Tazewell	55,850	20,509	49,549	
Teamsters Local 327	Nashville	103,811	101,483	95,276	
Tennessee Central	Chattanooga	31,217,209	8,295,327	18,529,568	
Tennessee Dept. of Safety	Nashville	1,024,440	803,322	688,218	
Tennessee Grange	Knoxville	42,021	39,569	35,791	
Tennessee Handbag Sav. Assn.	Dandridge	73,177	66,731	66,741	
Tennessee Mill Empls.	Knoxville	117,937	102,079	106,610	
Tennessee Paper Mills Empls.	Chattanooga	726,786	653,566	680,732	
Tennessee Pride Empls.	Madison	347,743	321,539	276,821	
Tennessee Telco	Nashville	22,518,628	20,541,555	13,482,547	4,959,089

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
Tensyn Empls.	Chattanooga	228,947	161,108	207,156	
Texas Boot Empls. Cr. Organ.	Lebanon	176,469	167,382	145,978	
TFC	Lavergne	575,263	534,821	516,876	
The Berkline Empls. Sav. Assn.	Morristown	2,395,127	2,148,628	914,270	1,185,913
Times Printing Co.	Chattanooga	965,538	865,631	881,612	
Toddler	Cleveland	68,531	60,229	59,137	
Top-O-Ring Empls.	Lebanon	210,631	196,894	193,908	
Town & Country Longhorn Empls.	Chattanooga	45,369	23,082	40,077	
TPI Empls. Sav. Assn.	Johnson City	120,538	95,030	108,668	
Transit Empls.	Knoxville	211,592	192,238	145,480	24,653
Tri-State Container	Elizabethton	709,540	495,171	620,577	
TVA Western Empls.	Jackson	2,870,910	2,257,241	2,327,908	373,900
U. S. Courthouse	Nashville	19,678,588	17,877,733	14,630,958	2,635,280
U.S.T.C. Empls.	Nashville	92,261	83,506	68,750	5,000
Unarco Empls.	Springfield	188,257	174,611	158,264	
Union City & Obion Co. Teachers	Union City	20,582	9,283	18,736	
Vanderbilt University Empls.	Nashville	1,528,502	1,346,349	1,327,760	
Vinylex Empls.	Knoxville	79,116	68,784	45,455	25,594
Volunteer	Chattanooga	184,858	152,589	145,912	13,845
W. J. Savage Empls.	Knoxville	35,889	30,334	29,482	
Wallace Hardware Empls.	Morristown	242,068	234,145	137,985	72,265
Washington Ind. Empls. Cr. Assn.	Nashville	1,093,265	533,079	879,597	
Wasiota	Madison	516,452	477,408	385,528	109,070
Watts Bar TVA Empls.	Watts Bar Dam	557,731	494,085	404,309	31,000
WCG Empls.	Martin	107,672	104,280	83,846	
Werthan Empls.	Nashville	347,189	312,096	223,451	106,795
Wheland Empls.	Chattanooga	1,700,827	1,271,419	1,338,421	
White Wing Pub. Sav. Assn.	Cleveland	99,355	91,946	80,616	
Wico	Chattanooga	159,833	124,096	133,367	
WSM Empls.	Nashville	410,315	403,818	328,293	30,000
Wurzburg Brothers Empls.	Memphis	118,864	111,891	95,711	5,000
Yat Empls.	Lenoir City	821,701	527,744	731,339	
STATE CREDIT UNION TOTALS*		774,123,952	619,584,005	500,589,618	163,183,722

*TOTALS MAY NOT EQUAL 100% DUE TO ROUNDING

VARIOUS AVERAGES OF STATE CHARTERED CREDIT UNIONS

December 31, 1979

ARRANGED BY GROUPS ACCORDING TO TOTAL ASSETS

THOUSANDS

	All State CU's	0 To 99	100 To 249	250 To 499	500 To 999
No. of Credit Unions	361	88	80	54	53
% of Total Assets					
Cash	1.58	9.33	5.80	3.82	3.38
Securities	15.66	9.06	7.21	8.68	7.29
Loans and Discounts	80.04	80.33	84.49	85.79	87.34
Receivables	.58	.26	.78	.33	.67
Fixed Assets	1.17	.28	.19	.59	.28
Prepaid Items & Other Assets	.97	.74	1.53	.78	1.04
Total Assets	100.00	100.00	100.00	100.00	100.00
% of Total Liabilities & Capital					
Current Liabilities	5.57	2.07	2.96	2.77	1.79
Other Liabilities	1.91	.51	.51	.14	.32
Members' Accounts	85.88	86.54	86.82	87.87	88.63
Reserves	5.08	5.64	4.81	4.82	5.32
Undivided Profits	1.55	5.24	4.91	4.39	3.94
Total Liabilities & Capital	100.00	100.00	100.00	100.00	100.00

ARRANGED BY GROUPS ACCORDING TO TOTAL ASSETS

MILLIONS

	1,000 To 1,999	2,000 To 4,999	5,000 To 9,999	10,000 To 19,000	20,000 And Over
No. of Credit Unions	26	25	20	8	7
% of Total Assets					
Cash	2.83	2.20	1.16	.80	1.14
Securities	9.52	8.34	14.23	9.95	21.86
Loans and Discounts	85.43	87.38	82.31	85.25	74.19
Receivables	.52	.64	.48	.69	.58
Fixed Assets	1.07	.84	.96	2.17	1.18
Prepaid Items & Other Assets	.64	.60	.86	1.15	1.06
Total Assets	100.00	100.00	100.00	100.00	100.00
% of Total Liabilities & Capital					
Current Liabilities	2.42	1.62	3.06	5.66	8.30
Other Liabilities	.67	.33	.42	.82	3.60
Members' Accounts	87.91	88.74	88.21	86.17	83.70
Reserves	5.02	6.15	6.40	6.44	3.96
Undivided Profits	3.99	3.16	1.91	.92	.44
Total Liabilities & Capital	100.00	100.00	100.00	100.00	100.00

ARRANGED BY GROUPS ACCORDING TO TOTAL ASSETS

THOUSANDS

	All State CU's	0 To 99	100 To 249	250 To 499	500 To 999
% of Total Income					
Interest on Loans	86.49	89.14	93.75	91.76	91.52
Income from Investments	11.72	7.67	4.59	6.52	6.97
All Other Income	1.79	3.20	1.66	1.72	1.51
Total Income	100.00	100.00	100.00	100.00	100.00
% of Total Income					
Salaries	11.69	15.92	18.28	16.95	14.72
Borrowers' Insurance	3.07	4.98	5.17	4.85	4.89
Life Savings Insurance	1.33	4.13	4.31	3.60	3.16
Association Fees (League)	.40	2.36	2.22	1.95	1.32
Surety Bond Premium	.29	1.64	1.24	1.05	.83
Share Insurance Premium (NCUA)	.25	1.01	.59	.15	.18
Examination Fees	.42	2.82	1.55	1.06	.88
Supervision Fees	.15	.36	.31	.29	.26
Int. on Borrowed Money	5.63	1.93	2.85	2.55	2.64
Stationery and Supplies	.99	2.12	1.29	1.18	1.00
Cost of Space Occupied	.65	.57	.36	.55	.26
Education Expense	.46	.18	.16	.30	.32
Collection Expense	.27	.73	.70	.49	.45
Depreciation-Furniture, Fix. & Equipment	.71	.27	.27	.75	.71
Employee Benefits	1.25	.71	1.29	1.23	1.25
Other Insurance	.70	.49	.65	.63	.46
Recording Fees Chattel Lien Ins.	.02	.03	.01	.01	.04
Communication	.66	.41	.52	.52	.22

ARRANGED BY GROUPS ACCORDING TO TOTAL ASSETS

MILLIONS

	1,000 To 1,999	2,000 To 4,999	5,000 To 9,999	10,000 To 19,000	20,000 And Over
% of Total Income					
Interest on Loans	89.31	91.01	84.40	91.40	82.78
Income From Investments	9.00	7.04	11.30	8.24	15.88
All Other Income	1.68	1.95	4.30	.37	1.33
Total Income	100.00	100.00	100.00	100.00	100.00
% of Total Income					
Salaries	14.90	13.41	10.65	11.38	10.35
Borrowers' Insurance	4.15	3.87	2.92	3.69	2.14
Life Savings Insurance	3.01	2.09	1.68	1.20	.33
Association Fees (League)	.93	.54	.33	.23	.08
Surety Bond Premium	.59	.42	.20	.17	.13
Share Insurance Premium (NCUA)	.30	.38	.09	.31	.24
Examination Fees	.68	.42	.22	.30	.27
Supervision Fees	.22	.21	.17	.14	.09
Int. on Borrowed Money	1.27	1.26	2.87	5.64	9.00
Stationery and Supplies	.93	1.02	1.18	.86	.92
Cost of Space Occupied	.57	.35	1.05	1.04	.49
Education Expense	.20	.28	.46	.98	.38
Collection Expense	.47	.22	.14	.38	.19
Depreciation-Furniture, Fixt. & Equipment	.58	.59	.54	.44	.94
Employee Benefits	1.25	1.80	1.62	1.17	1.00
Other Insurance	1.00	.76	1.29	.88	.40
Recording Fees Chattel Lien Ins.	.03	.03	.01	.07	
Communication	.54	.40	.53	1.00	.74

ARRANGED BY GROUPS ACCORDING TO TOTAL ASSETS

THOUSANDS

% of Total Income	All State CU's	0 To 99	100 To 249	250 To 499	500 To 999
Losses on Sale of Bonds	.01				.01
Cash Short	.01	.01		.01	.01
Other Losses	.01	.08	.01	.01	.20
Bank Service Charge	.02	.25	.08	.09	.05
Reimbursement for Services	1.77	.81	.61	1.62	2.80
Conventions & Conferences	.45	.11	.39	.74	.62
Supervisory Comm. & Exp.	.05	.06	.05	.01	.05
Annual Meeting Expense	.15	.87	.62	.52	.39
Miscellaneous Expense	2.88	3.00	1.54	2.37	2.84
Total Expenses	34.28	45.00	45.07	43.49	40.56
Transferred to Reserves	6.87	8.54	10.01	10.74	8.34
Dividends & Other Distributions to Members Paid or Payable	54.17	27.68	34.58	38.28	41.59
To Balance (Profit)	5.29	19.02	12.87	8.74	10.47
Total Income	100.00	100.00	100.00	100.00	100.00

ARRANGED BY GROUPS ACCORDING TO TOTAL ASSETS

MILLIONS

	1,000 To 1,999	2,000 To 4,999	5,000 To 9,999	10,000 To 19,999	20,000 And Over
% of Total Income					
Losses on Sale of Bonds	.03	.08			
Cash Short	.01	.01		.01	.01
Other Losses					
Bank Service Charge	.03	.09		.01	.01
Reimbursement for Services	1.84	2.08	2.08	1.55	1.59
Conventions & Conferences	.38	.79	.88	.27	.24
Supervisory Comm. & Exp.	.01	.03	.09	.09	.04
Annual Meeting Expense	.21	.29	.22	.02	.05
Miscellaenous E::pense	2.77	2.32	2.05	3.12	3.34
Total Expenses	36.88	33.77	31.48	34.91	32.96
Transferred to Reserves	8.63	9.25	7.16	8.96	4.63
Dividends & Other Distributions to Members Paid or Payable	47.06	47.45	54.03	52.53	61.08
To Balance (Profit)	8.39	9.53	8.69	3.77	1.76
Total Income	100.00	100.00	100.00	100.00	100.00

RANKING OF STATE CREDIT UNIONS BY ASSET SIZE

1979 Rank	Name of Credit Union	City	Total Assets	1978 Rank
1	Knoxville TVA Empls.	Knoxville	101,798,613	1
2	Eastman	Kingsport	63,834,770	2
3	Memphis Area Teachers'	Memphis	49,642,003	3
4	Old Hickory Empls.	Old Hickory	46,458,242	4
5	Mid-State Educators	Nashville	36,261,094	5
6	Tennessee Central	Chattanooga	31,217,209	6
7	Tennessee Telco	Nashville	22,518,628	8
8	U. S. Courthouse	Nashville	19,678,588	9
9	City of Memphis	Memphis	18,961,356	7
10	Genesco Empls. Cr. Assn.	Nashville	15,273,490	10
11	League Central	Chattanooga	13,647,715	11
12	Nashville Teachers	Nashville	12,334,818	14
13	Mason-Dixon Empls.	Kingsport	11,103,138	13
14	Chattanooga Dupont Empls.	Chattanooga	10,293,953	12
15	Memphis Kimberly-Clark Empls.	Memphis	10,003,569	15
16	Bowaters Empls.	Calhoun	9,827,591	16
17	Baptist Board Empls.	Nashville	7,916,271	18
18	Mead Kingsport	Kingsport	7,441,478	17
19	Collegedale	Collegedale	7,244,748	20
20	Knoxville Teachers	Knoxville	7,139,905	21
21	Electric Service	Nashville	6,387,443	23
22	Nashville Post Office	Nashville	6,249,329	19
23	State Credit Union Share Insurance Corp.	Chattanooga	6,189,308	22
24	Magnavox Empls.	Greeneville	6,055,789	25
25	Holiday Inns. Empls. Sav. Assn. Inc.	Memphis	6,040,461	24
26	Knoxville Post Office	Knoxville	6,028,426	29
27	Lowland	Lowland	5,789,252	26
28	Plough's	Memphis	5,788,255	28
29	Southern	Chattanooga	5,489,581	27
30	City Empls.	Knoxville	5,441,998	34
31	E.P.B. Empls.	Chattanooga	5,245,847	31
32	Postal Empls.	Memphis	5,137,770	35
33	Fulton Empls.	Knoxville	5,117,500	36
34	Nashville Asbury	Nashville	5,100,206	30
35	Happy Valley	Elizabethton	5,052,750	33
36	Chattanooga Federal Empls.	Chattanooga	4,900,269	32
37	Memphis Works Empls.	Memphis	4,330,076	38
38	Rohm and Haas Empls.	Knoxville	4,142,284	37
39	Jackson-Madison Co. Teachers	Jackson	3,939,923	40
40	K.E.M.B.A. Memphis	Memphis	3,939,225	39
41	Southern Railway Empls.	Knoxville	3,603,599	41
42	Holley Industrial Empls.	Paris	3,474,523	43
43	Employment Security	Nashville	3,250,172	42
44	City Empls.	Chattanooga	3,091,185	44
45	Provident Empls.	Chattanooga	3,024,664	45

1979 Rank	Name of Credit Union	City	Total Assets	1978 Rank
46	Memphis Publishing Co. Empls.	Memphis	2,955,421	47
47	Government Empls. CU of East Tenn.	Mountain Home	2,916,973	46
48	TVA Western Empls.	Jackson	2,870,910	48
49	Murray Ohio Sav. Assn.	Lawrenceburg	2,815,616	49
50	Alsimag	Chattanooga	2,717,943	50
51	Lakeside Empls.	New Johnsonville	2,615,488	53
52	Johnsonville TVA Empls.	New Johnsonville	2,527,561	51
53	The Berkline Empls. Sav. Assn.	Morristown	2,395,127	56
54	Dixie Lee	Nashville	2,260,678	57
55	Kingsport Press	Kingsport	2,249,560	55
56	Erlanger Hospital Empls.	Chattanooga	2,185,411	54
57	Conalco Empls.	Jackson	2,166,045	58
58	Health Workers	Nashville	2,079,445	66
59	Dobbs-Life Savers Empls. Assn.	Memphis	2,076,285	52
60	Blue Ridge	Kingsport	2,001,289	59
61	Illinois Central Gulf Empls.	Memphis	1,987,860	61
62	Postal Empls.	Jackson	1,874,164	63
63	D.P.W.	Nashville	1,818,834	64
64	Kingston TVA Empls.	Kingston	1,715,331	60
65	Wheland Empls.	Chattanooga	1,700,827	62
66	Monsanto Empls.	Columbia	1,688,373	67
67	Printing Industry	Nashville	1,593,925	76
68	Newspaper and Printers	Nashville	1,583,142	65
69	Vanderbilt University Empls.	Nashville	1,528,502	70
70	Metro Empls.	Nashville	1,510,038	69
71	Goldsmith Empls.	Memphis	1,501,101	74
72	Nashville Firemen's	Nashville	1,498,371	68
73	Railway Mail Service	Memphis	1,494,337	71
74	John Deere Empls.	Memphis	1,443,471	72
75	Heil-Quaker Empls.	Lewisburg	1,434,737	73
76	Pet Milk Empls.	Greeneville	1,399,135	77
77	Aladdin Empls.	Nashville	1,205,608	75
78	McKee Bakery Empls.	Collegedale	1,186,641	78
79	Magic Chef Sav. Assn.	Cleveland	1,169,999	81
80	Gallatin Steam Plant	Gallatin	1,130,537	79
81	Washington Ind. Empls. Cr. Assn.	Nashville	1,093,265	119
82	Morrell Empls.	Memphis	1,066,178	93
83	Memphis St. Joseph Hosp. Empls.	Memphis	1,046,054	88
84	John Sevier TVA Empls.	Rogersville	1,040,930	80
85	Tennessee Department of Safety	Nashville	1,024,440	97
86	DOT	Nashville	1,023,201	89
87	Miller's Empls. Sav. Assn.	Knoxville	977,763	83

1979 Rank	Name of Credit Union	City	Total Assets	1978 Rank
88	EPCO	Shelbyville	965,643	86
89	Times Printing Company	Chattanooga	965,538	82
90	St. Mary's Hosp. Empls.	Knoxville	958,205	109
91	M.P.D. Empls.	Nashville	953,331	84
92	American Uniform	Cleveland	938,986	87
93	Eaton Corp. Gallatin	Gallatin	920,689	85
94	Bemis Empls.	Bemis	899,499	90
95	Blue Flame	Nashville	864,671	95
96	Reichhold-Ferro Empls.	Nashville	862,324	99
97	Olan Mills Sav. Assn.	Chattanooga	858,521	98
98	Chattanooga Mem. Hosp. Empls.	Chattanooga	831,063	101
99	St. Thomas Hosp. Empls.	Nashville	826,025	104
100	Memorial Hosp. Empls.	Johnson City	822,557	107
101	Yat Empls.	Lenoir City	821,701	105
102	Knoxville News-Sentinel Empls.	Knoxville	819,593	100
103	Columbia Sponge	Columbia	796,443	94
104	East Tennessee Educators'	Johnson City	795,613	96
105	Crane Chattanooga Empls.	Chattanooga	786,017	102
106	Baptist Hospital	Nashville	766,370	91
107	Nashville Mem. Hosp.	Madison	753,724	127
108	Nabrico Empls.	Nashville	750,494	92
109	Corroon & Black	Nashville	740,177	106
110	Hermitage	Nashville	731,495	116
111	Signal Cement Workers	Chattanooga	731,491	113
112	N.G.H.	Nashville	731,472	112
113	Elizabethton Teachers'	Elizabethton	729,070	114
114	MTEMC	Murfreesboro	728,507	108
115	Tennessee Paper Mills Empls.	Chattanooga	726,786	103
116	Tri-State Container	Elizabethton	709,540	120
117	City of Jackson Empls.	Jackson	698,091	131
118	Cedars of Lebanon	Lebanon	679,870	115
119	O.M.C. Empls.	Charleston	668,215	111
120	Friendly Service	Nashville	666,610	118
121	Ortec Empls.	Oak Ridge	661,018	125
122	Municipal Empls.	Kingsport	646,623	124
123	Power Equipment Empls.	Knoxville	632,492	117
124	Fort Sanders Hosp. Empls.	Knoxville	611,914	121
125	TFC	Lavergne	575,263	141
126	Dremco	Shelbyville	567,332	132
127	Cobble Chattanooga	Chattanooga	560,765	135
128	Watts Bar TVA Empls.	Watts Bar Dam	557,731	137
129	Nashville Transit	Nashville	555,080	128
130	Casco	Nashville	552,336	130
131	ET&WNC Empls.	Johnson City	539,717	126
132	North Electric Sav. Assn.	Johnson City	535,867	129
133	Meharry-Hubbard	Nashville	535,749	133
134	Free Press	Chattanooga	532,288	134
135	Wasiota	Madison	516,452	122

1979 Rank	Name of Credit Union	City	Total Assets	1978 Rank
136	O.C.F. Empls.	Jackson	508,357	150
137	BCBST Empls.	Chattanooga	506,943	139
138	BMH Empls.	Maryville	504,520	144
139	Memorial Hosp. Sav. Assn.	Clarksville	503,430	151
140	RMF Empls.	Chattanooga	494,676	136
141	Sullivan Co. Educational Assn.	Blountville	491,160	147
142	Metropolitan Teachers	Nashville	490,392	148
143	IBEW Local 846	Chattanooga	486,744	153
144	Coca-Cola Empls.	Chattanooga	479,609	138
145	Bristol Tennessee Teacher'	Bristol	467,032	152
146	R. G.	Rutherford	465,167	142
147	M.B.C. Empls.	Chattanooga	463,360	146
148	Madison Co. Ind. Park Cr. Assn.	Jackson	453,231	157
149	St. Jude Empls.	Memphis	453,230	159
150	Railway Postal Empls.	Nashville	436,337	149
151	Southern Bankers'	Knoxville	424,674	169
152	WSM Empls.	Nashville	410,315	143
153	Goodyear Tire & Rubber Empls.	Union City	392,257	145
154	Formex Company Empls.	Greeneville	392,045	158
155	Greeneville City Empls.	Greeneville	388,326	170
156	M.H.A.	Memphis	376,819	160
157	H.I.S. Bruceton Sav. Assn.	Bruceton	375,877	163
158	Kern's Empls.	Knoxville	374,960	155
159	Correction	Nashville	374,191	174
160	Pathway	Cleveland	373,463	178
161	Kingsport Postal & Federal Empls.	Kingsport	371,362	167
162	Brock Empls.	Chattanooga	366,038	172
163	Rockwell-Jackson Empls.	Jackson	364,677	175
164	Great Lakes	Elizabethton	364,002	154
165	Humko	Memphis	361,327	140
166	Jack Daniel Empls.	Lynchburg	360,307	219
167	Signal Empls.	Chattanooga	358,657	166
168	Knoxville Real Estate	Knoxville	347,977	177
169	Tennessee Pride Empls.	Madison	347,743	162
170	Werthan Empls.	Nashville	347,189	171
171	Red Food Empls. Sav. Assn.	Chattanooga	345,575	181
172	Mead Harriman	Harriman	343,573	183
173	Knox Co. Empls.	Knoxville	329,563	180
174	E.A.C.	Nashville	321,214	191
175	Memphis Furniture	Memphis	317,255	173
176	M-R Industrial	Paris	311,116	182
177	Modern Maid Sav. Assn.	Chattanooga	302,655	161
178	Professional Teachers	McMinnville	299,513	188
179	Baptist Hosp. Empls.	Knoxville	298,939	185
180	Roane Electric Empls.	Rockwood	298,175	192
181	Green Charger	Harrison	292,889	176
182	Richards Empls.	Memphis	288,266	205
183	J.M.C. Hosp. Empls.	Jackson	281,793	193

1979 Rank	Name of Credit Union	City	Total Assets	1978 Rank
184	Eastex-Bruce	Memphis	280,481	168
185	Maury Educators'	Columbia	279,516	199
186	Swift-Chattanooga Empls.	Chattanooga	270,794	189
187	Caney Fork Cooperative	McMinnville	269,569	194
188	Blazer	Cleveland	263,479	201
189	Chattanooga Gas Company	Chattanooga	257,252	190
190	CEMC Empls.	Clarksville	256,956	196
191	Park View Hosp.	Nashville	255,705	213
192	Diamond G. Sav. Assn.	Greeneville	251,820	209
193	C-M Educational Assn.	Clarksville	251,236	179
194	GGT Schools Empls.	Greeneville	249,173	200
195	McQuiddy	Nashville	249,108	193
196	Wallace Hardware Empls.	Morristown	242,068	233
197	Holmes Empls.	Chattanooga	240,047	197
198	Cumberland Teachers	Crossville	238,327	204
199	Holston Valley Community Hosp.	Kingsport	234,034	NCU*
200	Tensyn Empls.	Chattanooga	228,947	187
201	Maryville Municipal	Maryville	227,463	217
202	SPA	Nashville	227,382	164
203	D. P. Empls.	Chattanooga	222,513	214
204	Chromasco Empls.	Memphis	221,670	223
205	Taylor Machinery Company	Memphis	219,637	198
206	Morgan Co. Teachers	Wartburg	213,879	212
207	Carta Empls.	Chattanooga	211,781	207
208	Transit Empls.	Knoxville	211,592	215
209	Top-O-Ring Empls.	Lebanon	210,631	184
210	Holliston Mills Empls.	Kingsport	207,232	249
211	Jersey Farms Empls.	Nashville	204,951	206
212	Parkridge	Chattanooga	202,249	225
213	Ecco	New Johnsonville	201,034	245
214	Johnson City Federal Empls.	Johnson City	193,832	211
215	Harman International	Bolivar	192,398	186
216	Dodge Empls.	Rogersville	189,233	208
217	Oakley Fashions Empls.	Jackson	188,366	210
218	Unarco Empls.	Springfield	188,257	241
219	APCO Empls.	Athens	186,961	231
220	Volunteer	Chattanooga	184,858	203
221	PRC Empls. Cr. Assn.	Paris	180,270	310
222	Old Pig Iron	Memphis	178,493	202
223	Buffalo	Johnson City	178,022	222
224	Texas Boot Empls. Cr. Organ.	Lebanon	176,469	220
225	Allied Printing Plant Empls.	Chattanooga	174,475	221
226	Gilman Empls. Sav. Assn.	Chattanooga	165,133	234
227	Sumner Co. Mem. Hosp. Empls.	Gallatin	163,229	238
228	Cavalier	Chattanooga	162,055	227
229	Wico	Chattanooga	159,833	216
230	Green Manufacturing Empls.	Greeneville	156,496	244

1979 Rank	Name of Credit Union	City	Total Assets	1978 Rank
231	Empls. CU Coca-Cola Bottling Works	Nashville	156,209	224
232	Amerco Empls. Sav. Assn.	Chattanooga	153,457	252
233	Simco Sav. Assn.	Chattanooga	152,525	230
234	Super Bubble Sav. Assn.	Memphis	152,362	243
235	Hurd Empls.	Greeneville	149,035	250
236	Pruett's and M. & J. Empls.	Chattanooga	145,541	228
237	Save With Brick	Nashville	143,690	247
238	A.P.B. Co. Empls. Sav. Assn.	Chattanooga	143,211	246
239	BRC Sav. Assn.	McMinnville	142,909	258
240	Medical Center	Crossville	142,340	229
241	Pafco	Chattanooga	140,330	232
242	Marbruco	Nashville	139,772	254
243	Memphis Hardwood	Memphis	139,232	255
244	Brownie	Cleveland	137,977	251
245	Morristown Empls.	Morristown	137,658	253
246	Armira Corporation	Bolivar	137,150	257
247	Niota Ind. Sav. Assn.	Niota	133,152	239
248	D. Canale & Co. Empls.	Memphis	131,092	240
249	Purina Mills	Nashville	127,962	235
250	Bristol Tennessee Electric System	Bristol	127,693	256
251	Dyersburg City Empls.	Dyersburg	123,713	237
252	Jamison Empls.	Nashville	121,074	263
253	Roper Empls.	Chattanooga	120,668	266
254	TPI Empls. Sav. Assn.	Johnson City	120,538	226
255	Wurzburg Brothers Empls.	Memphis	118,864	242
256	Tennessee Mill Empls.	Knoxville	117,937	271
257	Hamblen Co. Educators'	Morristown	117,326	261
258	T.E.C. Empls.	Chattanooga	116,494	260
259	Cumberland Corproation Empls.	Chattanooga	115,486	270
260	La-Z-Boy Tenn. Empls. Sav. Assn.	Dayton	115,078	278
261	Athens Furniture Inc. Empls.	Athens	115,023	269
262	H.I.S. Hohen' Assn.	Hohenwald	112,821	267
263	Eagle Bend Ind. Pk. Empls.	Clinton	110,180	294
264	Cooperative	Nashville	109,995	268
265	C.B.&T. Empls.	Chattanooga	108,602	264
266	Powermatic Empls.	McMinnville	108,445	280
267	WCC Empls.	Martin	107,672	262
268	Amana Empls.	Fayetteville	106,445	NUC**
269	KRE	Dayton	104,263	274
270	Teamsters Local 327	Nashville	103,811	272
271	Industrial	Lewisburg	103,337	236
272	Card Empls.	Chattanooga	100,760	275
273	Fort Loudoun	Loudon	100,687	248
274	Forest Hill Dairy	Memphis	99,842	265
275	White Wing Publishing Sav. Assn.	Cleveland	99,355	279

1979 Rank	Name of Credit Union	City	Total Assets	1978 Rank
276	Greeneville Works Empls. Sav. Assn.	Greeneville	95,802	303
277	Slimco Empls.	Nashville	93,159	276
278	Jefferson Co. Educators'	Dandridge	92,857	306
279	U.S.T.C. Empls.	Nashville	92,261	307
280	Eaton-Humboldt Empls.	Humboldt	91,073	289
281	A.U.B. Empls.	Athens	90,422	292
282	CCMH	Elizabethton	89,206	295
283	Cobble-Muse Empls.	Chattanooga	88,205	287
284	L.M.P.C.O. Empls. Cr. Assn.	Lexington	86,180	296
285	Opryland Empls.	Nashville	85,701	291
286	Gleason H.I. Savers'	Gleason	85,195	282
287	City of Johnson City Empls.	Johnson City	82,938	311
288	Saltillo Mfg. Co., Cr. Assn.	Saltillo	81,064	293
289	Cleveland-Jackson Sav. Assn.	Cleveland	80,635	302
290	Rhea-Dayton-Bryan	Dayton	80,281	286
291	Nation Hosiery Empls.	Chattanooga	80,238	281
292	Vinylex Empls.	Knoxville	79,116	318
293	Lear Siegler Sav. Assn.	Morristown	78,852	218
294	Josten's Empls.	Shelbyville	78,243	313
295	Barbers Local 415	Chattanooga	77,734	288
296	Collins Comfort Empls.	Cleveland	77,359	273
297	McDowell Industries Empls.	Memphis	75,559	283
298	ESB Empls.	Memphis	75,530	309
299	Tennessee Handbag Sav. Assn.	Dandridge	73,177	298
300	Fantastic Sam's	Memphis	71,382	339
301	Eclipse Lookout Empls.	Chattanooga	71,185	312
302	Cooke Manufacturing Empls.	Cleveland	69,616	297
303	N.C.G. Empls.	Chattanooga	69,338	315
304	C.P.M. Empls.	Cleveland	69,064	326
305	Hardin Co. Hosp. Empls.	Savannah	68,995	301
306	Toddler	Cleveland	68,531	305
307	Leon-Ferenbach Empls.	Johnson City	67,444	304
308	Ironworkers Local 704	Chattanooga	65,306	299
309	Paramount Empls.	Murfreesboro	64,930	332
310	Consolidated Aluminum Columbia Empls.	Columbia	64,443	285
311	Clover Farm Dairy Empls.	Memphis	62,806	314
312	Coats Empls.	Lavergne	62,141	331
313	L.C.H. Empls.	Fayetteville	61,571	323
314	McNairy Co. Educational	Selmer	60,436	327
315	Ideal Empls.	Murfreesboro	59,437	300
316	J.H.J. Empls.	Springfield	58,222	325
317	Memphis Protein Empls.	Memphis	57,588	308

1979 Rank	Name of Credit Union	City	Total Assets	1978 Rank
318	Polk County Teachers	Benton	56,548	322
319	Paris-Henry Co. Empls.	Paris	56,508	352
320	St. John	Memphis	56,087	320
321	Tazewell Textile Empls.	Tazewell	55,850	319
322	Shelby Central	Memphis	51,882	363
323	Scholze Tannery Empls.	Chattanooga	51,871	321
324	Jefferson Mem. Hosp. Sav. Assn.	Jefferson City	49,856	346
325	Park West Hosp. Empls.	Knoxville	49,345	335
326	J.H.S. Empls.	Humboldt	48,378	324
327	Lodge 2212	Cookeville	48,217	329
328	McKenzie Pajama Sav. Assn.	McKenzie	46,698	316
329	Gibson Co. Health Services	Trenton	45,797	341
330	Town & Country Longhorn Empls.	Chattanooga	45,369	333
331	Tennessee Grange	Knoxville	42,021	334
332	Sun Empls.	Jackson	41,953	338
333	CECO of Milan	Milan	39,917	360
334	Preston Empls.	Cleveland	38,026	336
335	Newport-Del Rio Sav. Assn.	Newport	37,312	340
336	E-B Empls.	Memphis	35,988	337
337	W. J. Savage Empls.	Knoxville	35,889	345
338	Southern Electronics Empls.	Greeneville	33,498	344
339	Southern Silk Mills	Spring City	31,824	317
340	Polyloom	Dayton	30,838	347
341	Container Empls.	Bon Aqua	30,251	343
342	Memphis Insurors Empls.	Memphis	27,314	349
343	Baptist Empls. CU of Tennessee	Memphis	27,279	351
344	T.F.B.	Chattanooga	26,781	348
345	Lanier Clothes Empls. Cr. Assn.	Decherd	26,442	NCU**
346	North Side Hosp. Empls.	Johnson City	26,322	NCU**
347	Engineered Prod. Empls. Sav. Assn.	Dandridge	25,668	353
348	Guaranty Mortgage	Nashville	22,862	330
349	Langston Bag Co. Empls. Sav. Assn.	Memphis	20,710	356
350	Union City & Obion Co. Teachers	Union City	20,582	358
351	Olivet Baptist	Memphis	19,505	366
352	NLTCS Empls.	Nashville	19,001	NCU**
353	Indian Path Hosp. Empls. Sav. Assn.	Kingsport	18,586	NCU**
354	Bledsoe Co. Teachers	Pikeville	18,092	355
355	Memphis Purina	Memphis	17,083	350
356	GAPCO Empls.	Gallatin	15,763	NCU**

1979 Rank	Name of Credit Union	City	Total Assets	1978 Rank
357	FWFC Empls.	Nashville	14,319	359
358	Day Companies' Empls.	Memphis	14,279	354
359	Cascade Empls.	Memphis	11,092	357
360	Bedford Co. Hosp. & Nursing Home Empls.	Shelbyville	8,830	361
361	Doctors Hosp. Empls.	Memphis	6,088	365
TOTAL			774,123,952	

**NCU: New Credit Union

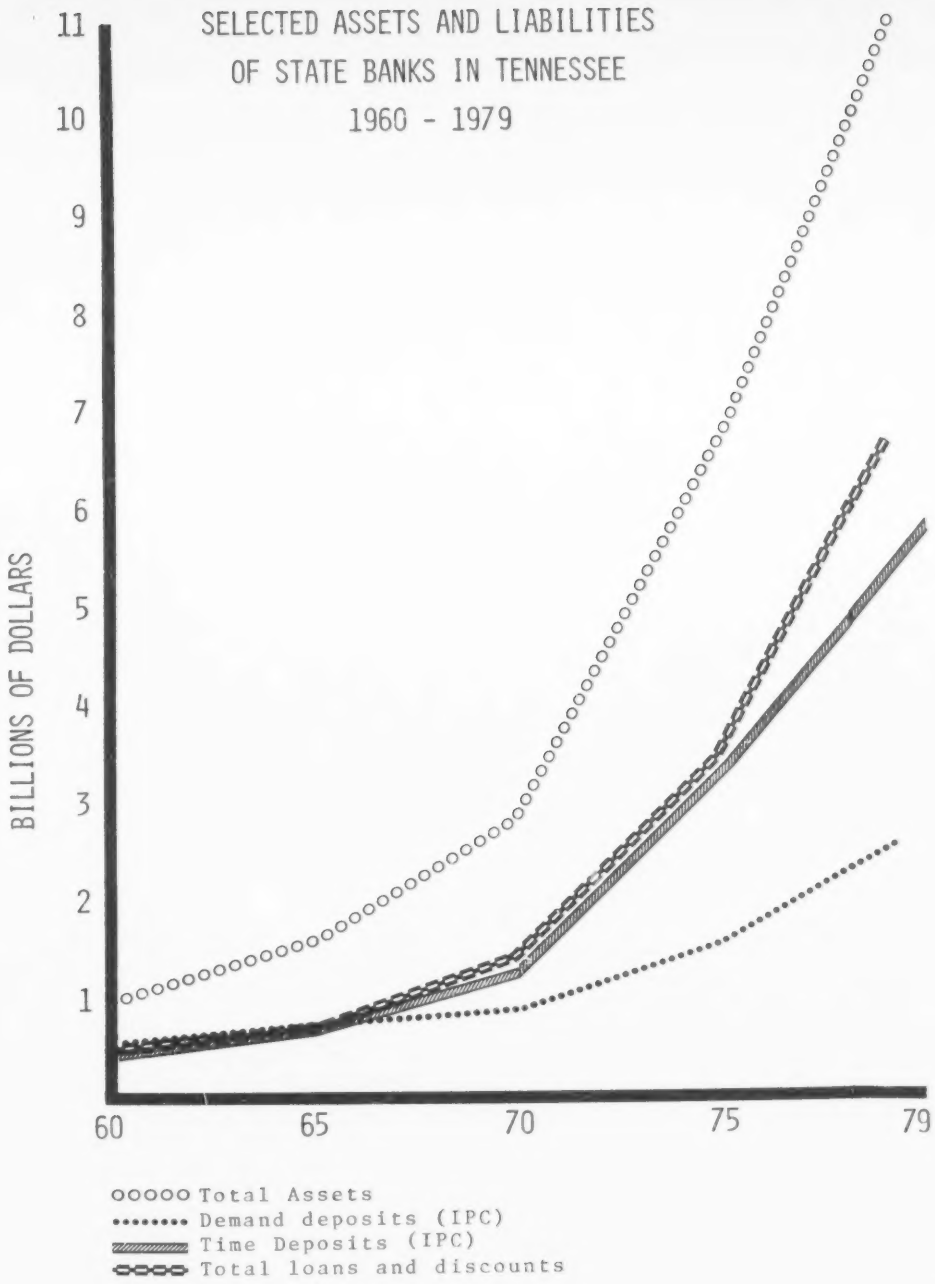
PROFILE OF
COMPOSITE DATA:
STATE CREDIT UNIONS

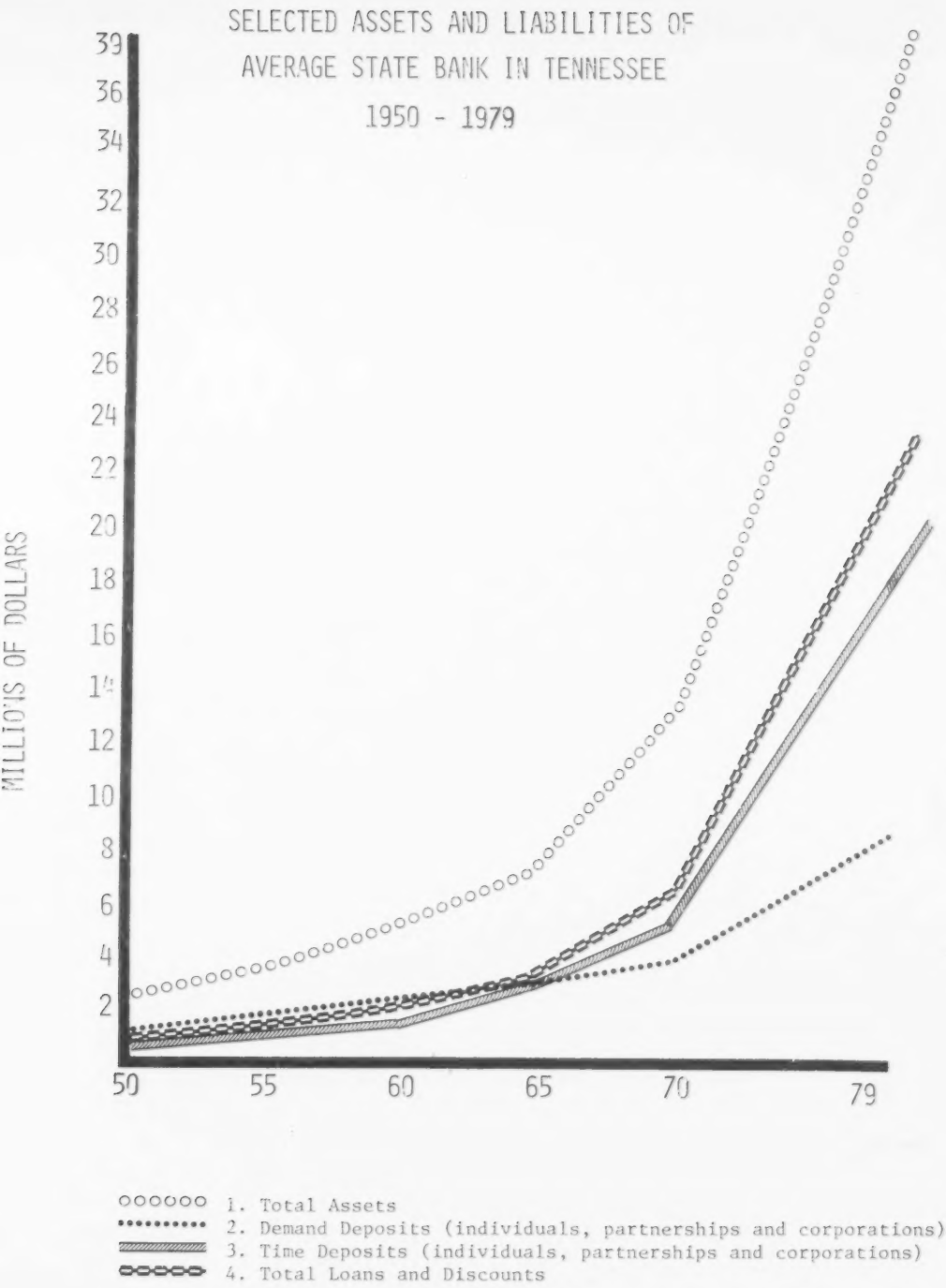
STATE CHARTERED CREDIT UNIONS
COMPARATIVE STATEMENT OF CONDITION

Condition of 361 State Credit Unions at the close of business December 31, 1979, compared with 368 State Credit Unions on December 31, 1978.

Assets	12-31-78	% Change	12-31-79
Cash			
Cash & Due from Banks	10,466,937.93	14.81	12,017,567.56
Other Cash Items	623,327.97	- 61.96	238,993.86
Cash Short	25.00	75.36	43.84
TOTAL	11,095,290.90	10.47	12,256,605.26
Securities			
U. S. Govt Securities	62,458,819.41	35.95	84,912,555.56
Savings & Loan Deposits	10,086,696.59	13.69	11,467,973.21
Other Securities	35,291,047.68	- 29.57	24,855,106.29
TOTAL	107,836,563.68	12.43	121,235,635.06
Loans & Discounts			
Personnal & Chattel Mort	463,470,628.63	9.44	507,221,684.87
Real Estate Mortgage	131,911,656.50	- 19.95	105,595,396.29
Loans to Other CU's	2,507,707.06	169.85	6,766,924.55
TOTAL	597,889,992.19	3.63	619,584,005.71

GRAPHICAL PROFILE
OF
STATE BANK AND CREDIT UNION
TRENDS


SELECTED ASSETS AND LIABILITIES
OF STATE BANKS IN TENNESSEE
1960 - 1979
BILLIONS OF DOLLARS
11
10
9
8
7
6
5
4
3
2
1
60
65
70
75
79
Total Assets
Demand deposits (IPC)
Time Deposits (IPC)
Total loans and discounts


SELECTED ASSETS AND LIABILITIES OF
AVERAGE STATE BANK IN TENNESSEE
1950 - 1979
MILLIONS OF DOLLARS
39
36
34
32
30
28
26
24
22
20
18
16
14
12
10
8
6
4
2
50
55
60
65
70
79
1. Total Assets
2. Demand Deposits (individuals, partnerships and corporations)
3. Time Deposits (individuals, partnerships and corporations)
4. Total Loans and Discounts

Assets	12-31-78	% Change	12-31-79
Receivables			
Accounts Receivable	4,491,866.81	- 37.94	2,787,795.31
Accrued Interest	1,051,309.83	62.06	1,703,753.87
TOTAL	5,543,176.64	- 18.97	4,491,549.18
Fixed Assets			
Furniture & Fixtures	2,439,104.90	4.53	2,549,586.14
Land & Building	5,494,040.71	17.88	6,476,298.05
TOTAL	7,933,145.61	13.77	9,025,884.19
Prepaid St. Sh. Ins.			
Prepaid Expenses	742,077.66	- 2.63	722,560.84
Prepaid St Share Ins	2,895,609.61	10.43	3,197,511.03
Other Assets	1,400,032.39	157.87	3,610,201.70
TOTAL	5,037,719.66	49.48	7,530,273.57
TOTAL ASSETS	735,335,888.68	5.27	774,123,952.97

Liabilities	12-31-78	% Change	12-31-79
Current Liabilities			
Accounts Payable	14,045,413.86	- 68.09	4,481,996.77
Taxes Payable	101,477.48	34.16	136,147.23
Notes Payable	24,495,259.93	40.80	34,488,954.57
Dividends Payable	.00	.00	3,654,951.94
Bank Overdraft	397,960.74	- 11.84	350,837.89
Cash Over	20.18	1449.95	2,330.78
TOTAL	39,040,132.19	10.44	43,115,219.18
Other Liabilities			
Unearned Interest	1,533,445.94	69.36	2,597,088.61
Misc. Liabilities	15,130,115.95	- 19.23	12,220,141.66
TOTAL	16,663,561.89	- 11.08	14,817,230.27

Liabilities	12-31-78	% Change	12-31-79
Members' Accounts			
Shares	525,478,187.95	- 4.74	500,589,618.63
Spec Accts & Inv. Certs.	104,378,867.69	56.34	163,183,722.84
Christmas Club	775,634.37	35.68	1,052,375.39
TOTAL	630,632,690.01	5.42	664,825,716.86
Reserves			
Statutory Reserve	21,317,958.62	4.71	22,322,962.50
Special Reserve	3,660,891.52	23.34	4,515,501.29
Reserve for Share Ins.	2,611,957.21	11.69	2,917,295.51
Reserve for Depr	1,198,464.71	-21.69	938,566.07
Reserve for Contin	7,142,643.09	21.26	8,661,228.66
TOTAL	35,931,915.15	9.53	39,355,554.03
Undivided Profits	13,067,589.44	- 8.09	12,010,232.63
TOTAL LIAB & CAPITAL	735,335,888.68	5.27	774,123,952.97

COMPOSITE CREDIT UNION STATEMENT OF CONDITION: RECENT TRENDS

(000)

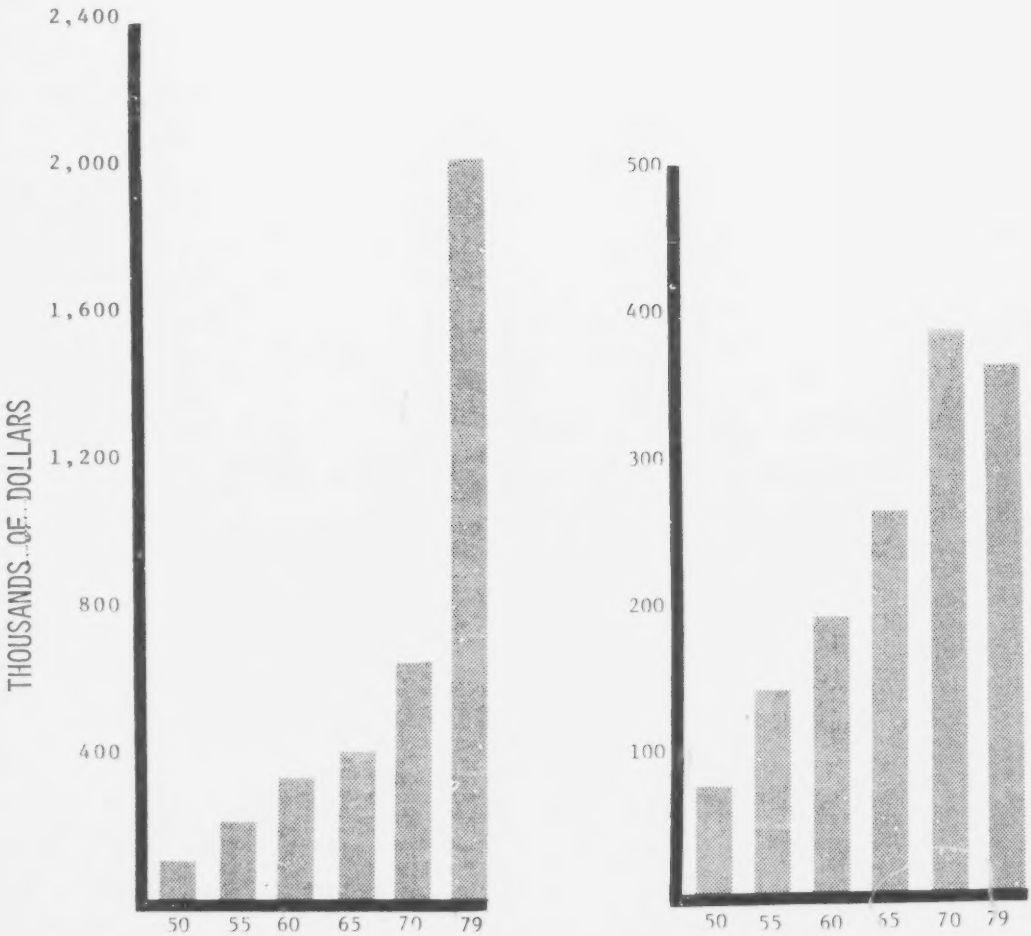
	12-31-75 394 Credit Unions	12-31-76 384 Credit Unions	12-31-77 377 Credit Unions	12-31-78 368 Credit Unions	12-31-79 361 Credit Unions
Cash on Hand in Banks	6,751	9,876	7,911	10,466	12,017
U. S. Bonds and Other Sec.	68,279	62,708	97,589	107,836	121,235
Personal Loans	272,857	330,802	399,250	463,470	507,221
Real Estate Loans	69,436	87,833	90,423	131,911	105,595
Total Shares	378,074*	450,009**	538,409**	630,632**	664,825**
Total Resources	428,608	505,519	618,193	735,335	774,123
Resources for Average Credit Union	1,088	1,316	1,639	1,998	2,144

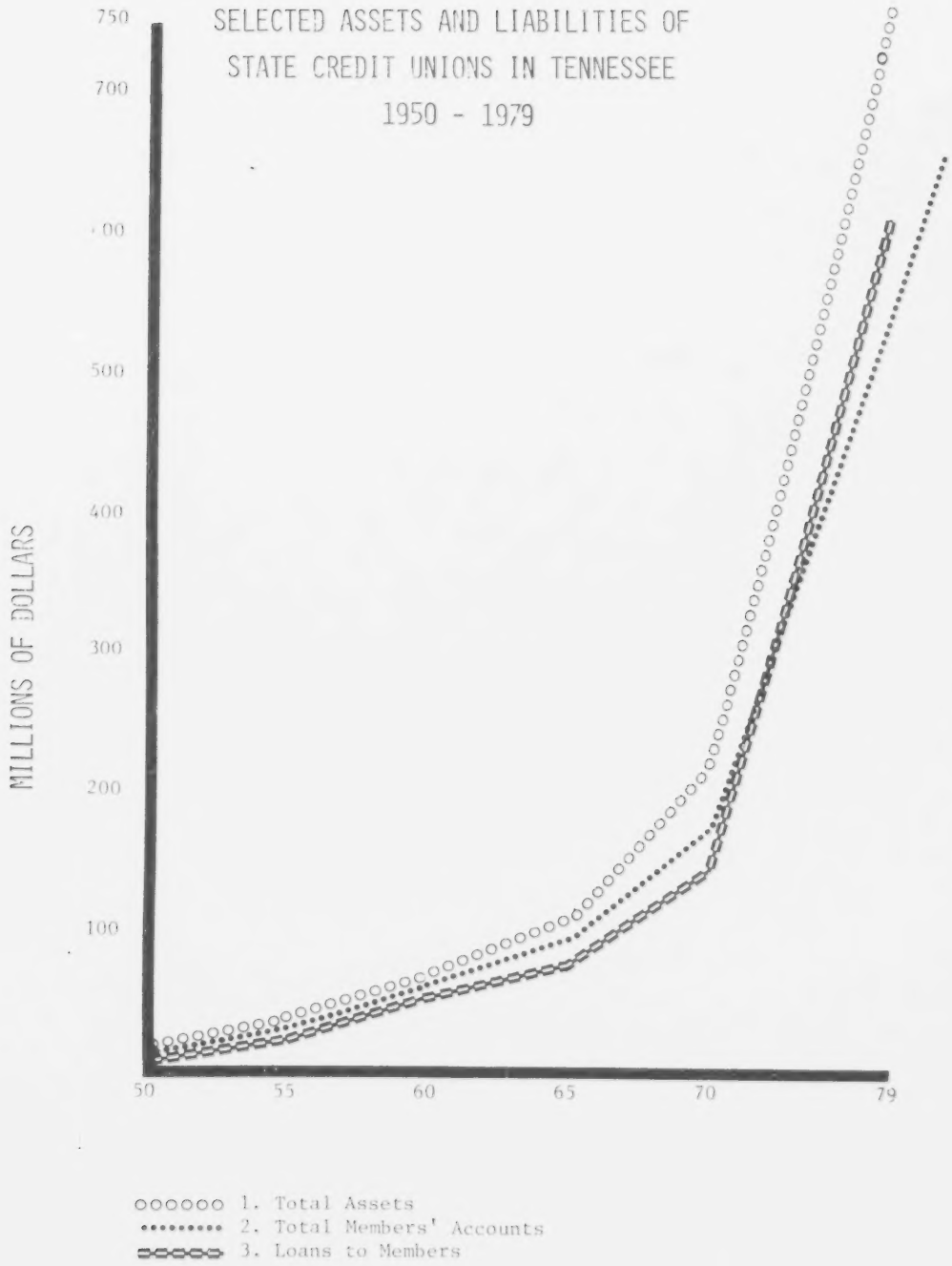
* Includes Members' Special Accounts
** Includes Members' Special Accounts and Investment Certificates

SELECTED STATE CREDIT UNION DATA: RECENT TRENDS

	12-31-75 394 Credit Unions	12-31-76 384 Credit Unions	12-31-77 377 Credit Unions	12-31-78 368 Credit Unions	12-31-79 361 Credit Unions
Active Credit Unions	394	384	377	368	361
Avg. Credit Union Membership	926	1,048	1,138	1,238	1,334
Total Number of Members	365,017	402,359	429,369	455,721	481,874
Per Member Share Average	$1,036	$1,083	$1,108	$1,153	$1,038
Total Number of Borrowers	194,103	212,350	224,881	231,119	245,166
Total Number of Non-Borrowers	170,914	190,009	204,488	224,602	236,708
Total Percent Borrowing	53.2%	52.8%	52.4%	50.7%	50.8%
Avg. Loan per Borrower	$1,406	$1,971	$2,177	$2,576	$2,499

AVERAGE ASSETS AND NUMBER OF
STATE CREDIT UNIONS IN TENNESSEE
1950 - 1979




SELECTED ASSETS AND LIABILITIES OF
STATE CREDIT UNIONS IN TENNESSEE
1950 - 1979
MILLIONS OF DOLLARS
750
700
600
500
400
300
200
100
50
55
60
65
70
79
1. Total Assets
2. Total Members' Accounts
3. Loans to Members